# DRAFT DOCUMENT ON POSSIBLE JOB PROFILES FOR VISUALLY IMPAIRED BANK EMPLOYEES

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Document Preparation date : 17th March 2015

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## INDEX

DISCLAIMER

AN OVERVIEW AND PREREQUISITES

1. JOB PROFILES FOR BLIND STAFF AT BRANCH LEVEL

1.1 Customer service

1.2 Advances/loan department

1.3 Third party business

1.4 General administration jobs.

2 JOBS IN SPECIALIZED CELLS/DEPARTMENTS

2.1 Credit Processing Cell

2.2 Loan Recovery

2.3 IT department (RCC/EDP)

3 JOBS IN THE ADMINISTRATIVE AND HR DEPARTMENTS

3.1 General Administration Work

3.2 HRMS Management

3.3 Planning and development department

4 PROFILES AT CENTRALIZED CELLS/DEPARTMENTS

4.1 Data Center and IT Department

4.2 Credit Card Division

4.3 Complaint Management

5. PROFILES IN TRAINING CENTER

6. JOBS IN THE BACK OFFICES AND CALL CENTER

7. OFFICIAL LANGUAGE OFFICER

8. JOB ROLES IDENTIFIED BY STATE BANK OF INDIA FOR VISUALLY IMPAIRED EMPLOYEES (taken from SBI official circular on job roles for VI)

8.1 List of Tasks for Employees with Total Blindness

8.2 List of Tasks for Employees with Low Vision

## DISCLAIMER:

Below mentioned profiles are not exhaustive but an indicative list of suitable profiles considering the present accessibility constrains and strengths. With newer technological advances, skills development, adequate training and support from the colleagues where ever indispensible visually impaired bank employees can explore more jobs and can perform productively. It is also important to mention here that a VI bank employee needs empathy and right support from seniors and colleagues to efficiently discharge his/her duties.

## AN OVERVIEW AND PREREQUISITES

In this section of possible job listings the job profiles are listed considering the following factors:

1. The financial transactions in a bank are completed at 2 levels
	1. Entry: generally data entry is made by clerks.
	2. Verification: Verification is generally done by an employee in officer cadre.
2. A blind staff member is provided with a computer with screen reader software installed on it and with speakers attached.
3. Scanner with Optical character recognition (OCR) software is provided to a blind employee.
4. The circulars which are nowadays issued by banks in electronic format are issued in an accessible format.
5. Visually impaired employee is given an equal opportunity to participate in training programs conducted by banks.

## 1. JOB PROFILES FOR BLIND STAFF AT BRANCH LEVEL

### 1.1 Customer Service

1. Distribution of forms for different banking services.
2. Assisting customers in filling up the form, by once understanding the layout and remembering the key notings on the form.
3. Addressing basic banking product related queries of customers.
4. Manage Branch telephone.
5. Inform customers about the banking procedures to avail banking services.
6. Assist and train customers on using the machines deployed in branches such as Cash deposit machine, Passbook entry machines etc.
7. Information dissemination about the IT products of the bank.
8. Train the customers on usage of Internet banking, mobile banking and other banking channels.
9. Issue statements to account holders generally statements are frequently demanded by Current account, Cash credit account holders.
10. Issue TDS certificates to eligible customers holding deposit.
11. Coordinate ATM related Complaints.
12. Generate Thanks Letters for new customers: Thanks letters are to be issued to all newly opened accounts daily, the same can be generated by the VI-Blind employee.
13. Inform customers about their dishonored cheques.
14. Conveying information to deposit customer about yield on their investment in given tenure.
15. Maintenance of follow-up register for lockers rent.
16. Maintenance of follow-up register for pensioners for submission of life certificate to be submitted annually.
17. Registering request for duplicate ATM pin.
18. Handling inward-outward dispatch (Low Vision)
19. Lockers Operation (Low Vision)
20. Issue interest certificate to loan account customers.

### 1.2 Advances/Loan Department

1. Follow-up with borrowers for submission of periodical documents such as insurance policy, stock statements, renewal papers etc.
2. Contacting the defaulting borrowers where there is an overdue installment in their accounts.
3. Contacting the borrowers whose loan accounts are due for renewal, Renewal of an account takes place on the basis of the credit rating of the borrower; generally renewal is done on annual basis.
4. Contacting the NPA borrowers, persuasion can also be a productive task.
5. Provide information to customers about the status of loan application.
6. Informing customers about the status of their default and consequences of continuation of the same
7. Typing letters to be sent to defaulters by using MS office tools like mail merge
8. Sending e-mails/bulk SMS to loan default borrowers.
9. Generate periodical reports to assist the senior officers.
10. Prepare various annexure/statements to be submitted to higher offices.
11. Enter details of stock statement in CBS application, (Low Vision).
12. Maintain diary of various follow-up activities for credit department, and assist the credit team in follow-up related activities.
13. CERSAI registration.
14. Checking balances of CC/OD accounts and follow-up with the borrower for adjusting the overdue amount.
15. Cibil report generation.

### 1.3 Third Party Business

1. Most Public Sector banks have enrolled for a list of Third-party products like insurance, mutual funds etc.
2. These earn the bank a commission and need to be marketed to potential customers.
3. Talking about these products to the customers, making available the required information, coordinating with the Joint Venture representatives and following up with them are all jobs.

### 1.4 General Administration Jobs.

1. Coordination of Branch Housekeeping activities.
2. Coordination with vendors for maintenance and service of equipments installed in the branch. Dealing with IT vendors, stationery department, currency chest, Electrician, Civil contractor etc, is also a vital task at branch level.
3. Generation of regular reports as laid down in banks system and procedures through CBS package for further submission to higher offices. Reports such as Statement of Counterfeit Notes, KYC Compliance Certificate for the month, Cash Transaction reports for entries above 10 lakhs, ATM reconciliation Certificates, CERSAI registration certificates, Stress assets report with appropriate remarks etc.
4. Handling Email correspondence of the branch: nowadays majority of information is shared through Emails and higher offices also seek replies via emails only. There are different verticals/departments in the bank and each department has laid down systems and procedures for which they seek compliance certificates or raise queries time to time which can be replied via Email.
5. Preparation of any report, data as demanded by the administrative offices as per the need.
6. Documents Scanning (Low Vision).
7. Generation of mandatory reports on daily basis.

## 2. JOBS IN SPECIALIZED CELLS/DEPARTMENTS

### 2.1 Credit Processing Cell

1. Providing information to branches and customers about the status of loan proposals.
2. Maintain the database of loan applications and other departmental data.
3. Maintain management information system data for assisting the senior officials.
4. Telephonic/Email follow-up for reconciling the departmental data.
5. Issue nomination letters for credit process audit.
6. Issue nomination letters to stock auditors and coordinate with branches and the auditors.
7. Maintain a roster of accounts due for renewal and facilitate the process by timely providing MIS reports to the senior officials.

### 2.2 Loan Recovery

1. Checking on the internet the NPAs of branches in the purview of the credit processing cell
2. Cross checking the same with the balances of respective customers’ loan accounts
3. Informing customers about the status of their default and consequences of continuation of the same
4. letters to be sent to defaulters by using MS office tools like mail merge
5. Sending e-mails to defaulters
6. Generating periodical reports to assist the officers on the field
7. Scrutinizing periodical statements/reports of various loan accounts.

## 2.3 IT department (RCC/EDP)

Large scale computerization, Extensive use of screen readers and deployment of alternative delivery channels in Banks have opened many employability avenues in information technology department for persons with visual impairment. An indicative list of jobs which can be performed is given below. This list could be altered depending upon circumstances of a particular Bank:

1. Configuring e-mail clients and providing trouble shooting assistance over the phone. 2
2. Creating USERS and setting up their passwords at various platforms.
3. Maintaining computers of the network including updating of anti-virus software.
4. Monitoring the use of alternative delivery channels like mobile and internet Banking and ensuring their optimum utilization.
5. Monitoring of hits per day of ATMs, following up with branches and ensuring good number of hits per day attaining the financial viability thereof.
6. Monitoring the network of ATMs to ensure that they are up and running.
7. Following up with venders to ensure minimal down time of ATM machines.

## 3. JOBS IN THE ADMINISTRATIVE AND HR DEPARTMENTS

### 3.1 General Administration Work

1. Typing letters on the dictation by the manager
2. Receiving phone calls and connecting to the manager by prioritizing them
3. Follow up with branches about the work assigned by the zonal managers to branches
4. Generation of periodical reports thereby assisting managers
5. Reading letters by scanning them and presenting before managers according to priority
6. Addressing customer complaints about branches after taking guidance from managers
7. Working with databases using MS excel
8. Informing branches about any reconciliation work to be done at their end over phone and following it up

### 3.2 HRMS Management

1. Sanctioning of various perquisites like conveyance reimbursement (petrol), newspaper, telephone expenses, canteen subsidy etc. of the staff.
2. Oversee and execute the Transfer, relieving, joining and change of supervisor processes in HRMS.
3. Check the monthly officiating statements submitted by branches and incorporate the data into the salary of bank employees.
4. Reconciliation between actual data and data shown in HRMS of leave record of staff.
5. Maintenance of the record of dependent family members of employees,
6. Providing technical support, trouble shooting and to ensure 100 per cent package utilization.
7. Managing user maintenance activities such as password re-set in CBS application, HRMS application etc.
8. Co-ordinate training nominations and issue letters.
9. Scrutinize assets and liability statements of employees.
10. Maintain attendance of branch in-charges.
11. SALARY ADMINISTRATOR:

In most of the Banks, one or another server-based human resource management application is in placed which enables a visually impaired person to access almost complete job data of employees as a result of it, he or she can easily perform the job of salary administrator which includes:

1. Issuance of annual graded increments via human resource management application after getting necessary approval from competent authority.
2. Calculating and paying arrears, if any.
3. Calling and checking officiating statements and processing the data related thereto.
4. Calling over time data from branches and processing of the same.
5. Updating the salary of staff members like starting and stopping deductions and so on.
6. Processing and finalizing the salary.
7. HLRMS AND TRAINING ADMINISTRATOR:

Due to deployment of server-based applications, the need of professional who can extend technical support to the workforce has increased and persons with visual impairment can be assigned following jobs:-

1. Providing technical support to employees in using the application.
2. Providing trouble shooting help.
3. Generating transfer orders, affecting relieving and joining therein and oversea supervisor change process.
4. Maintaining correct job and personal data of employees including database of their dependent family members, educational qualifications ETC.
5. Setting up of reporting, reviewing and accepting authorities with respect to performance appraisal, extending technical support in filling out annual assets and liabilities statement as Ill as annual performance appraisal.
6. Assessing the training needs of the workforce, nominating staff members according to training calendar of the Bank and following up with nominees to ensure their full participation in the various training programs.

### 3.3 Planning and Development Department

1. Prepare reports on various business parameters of branches and evaluate their performance.
2. Set targets for various business parameters on annual/half yearly basis.
3. Coordinate the meetings/workshops of branch officials at regional offices.
4. Manage EKYC module and follow-up with branches regarding the suspicious transactions.
5. Manage Data reconciliation process and submit the compiled data to higher officers.

## 4. PROFILES AT CENTRALIZED CELLS/DEPARTMENTS

### 4.1 Data Center and IT Department

1. Handling various issues in deployment of internal software applications of banks.
2. Helpdesk and knowledge portal.
3. monitoring all applications running at Datacenter
4. Patch management and deployment
5. Managing change requests
6. Inventory management
7. Auto alerts/SMS management
8. Network management

### 4.2 Credit Card Division

1. Communicate with the existing and new customers about the features of the credit cards and their safety measures, usage and about the customer service.
2. Queries pertaining to statements, billing, hot listing of the Cards change in account details and address change of the card holders, reissue of cards, SMS about the statements and grievance handling.
3. In charge of the call center for credit cards.

### 4.3 Complaint Management

1. Receiving complaints from customers by SMS and e-mails
2. Complaints coordination with the branches. Handling complaints pertaining to alternative channels of banking like ATM, internet banking, mobile banking, etc.

## 5. PROFILES IN TRAINING CENTER

1. Faculty in Training Centers
2. Co-ordinate and design training programmes.
3. Take session on different topics.
4. Contribute articles to Bank’s publications.
5. Conduct on location training programmes.
6. Manage library at training center.
7. Follow-up with training participants as per the need.

## 6. JOBS IN THE BACK OFFICES AND CALL CENTER

1. Call quality audits at call center
2. Coordination with various vendors in ATM reconciliation work.
3. Documentation and follow up jobs in bank’s CSR department.
4. Jobs in customer care and complaints resolution department.

## 7. OFFICIAL LANGUAGE OFFICER

1. Translation of various circulars/letters in Hindi.
2. Contribute articles to banks internal publications.
3. Conduct location training programs to encourage use of Hindi.
4. Prepare various reports as per the bank’s requirements.
5. Assist officials in deployment and usage of software’s for working in Hindi.
6. Conduct various activities for promoting Hindi language.

## 8. JOB ROLES IDENTIFIED BY STATE BANK OF INDIA FOR VISUALLY IMPAIRED EMPLOYEES

### 8.1 List of Tasks for Employees with Total Blindness

1. Pass Book Printing
2. Enquiry of Loans
3. Assistant to Agro Based Loan Officer
4. Service Desk/ Grahak Mitra- May I help you Table
5. LCPC: Outward mail
6. Accounting Tracking Centre (ATC) Role: Caller
7. Happy Room Caller
8. Data Entry and replying through mails
9. Operator at BPMM/MIS
10. Role SBLC: Trainer
11. Receptionist at CPPC
12. Printing of daily Reports- Morning task
13. Printing of Demand Drafts
14. Printing of TDR
15. CMP (Cash Management Process)
16. E-mail Handling
17. SMS & Telecalling Reminders on NPA & outstanding payment dues/ECS
18. Green Channel Counter Operator
19. CMS (Complaint Management System) : ATM Complaints

### 8.2 List of Tasks For Employees With Low Vision

1. Pass Book Printing
2. Enquiry of Loans
3. Foreign Exchange
4. Clearing of Cheques
5. Pooling Branch: Entering of the EPF details
6. Assistant to Agro Based Loan Officer
7. Establishment Seat- HRMS Salary correction
8. Cash Administration. Cell – Cash Reserve Table
9. Service Desk/Grahak Mitra- May I help you Table
10. Locker Assistant
11. SMECCC: Preparing the Stock Statement
12. Role as Administrator and Task: Tracking sheet at Credit CPCs
13. Dispatch at CPCs/ Branches
14. Inward and Outward Register
15. LCPC: Inward mail Part-1.
16. LCPC: Outward mail
17. LCPC: Inward mail part-2.
18. LCPC: Scrutiny
19. LCPC: Scanning
20. LCPC: Accounts Department
21. LCPC: Documentation DEO
22. Accounting Tracking Centre (ATC) Role: Caller
23. Happy Room Caller
24. Holiday Home Booking
25. Data Entry and replying through mails
26. Central Stationary Department: Role: Sorter
27. Operator at BPMM/MIS
28. Scholarship updation at MIS
29. Role SBLC: Trainer
30. Central Pension Processing Cell(CPPC): Operator
31. Receptionist at CPPC
32. Printing of daily Reports- Morning task
33. Printing of Demand Drafts
34. Printing of TDR
35. CMP (Cash Management Process)
36. E-mail Handling
37. SMS & Tele-calling Reminders on NPA & outstanding payment dues/ECS
38. Green Channel Counter Operator
39. CMS (Complaint Management System) : ATM Complaints

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