IBPS Clerk Ex-Servicemen Cash Withdrawal Process 2026

Procedure, verification checks and clerk responsibilities

Topic	Details
Post	Customer Service Associate (Clerk)
Process	Branch cash withdrawal
System	Core Banking System (CBS)
Key focus	Verification, authorisation, secure payment
Audience	Ex-Servicemen preparing for a banking role

Important

IBPS conducts recruitment; the employing bank assigns duties. A clerk may receive, verify, process or pay cash only according to the bank's role allocation, authorisation matrix and operating procedures.

1. What is branch cash withdrawal?

A customer requests money from an eligible account using an accepted instrument, commonly a cheque or a withdrawal form where the bank permits it. The transaction is completed after required checks, CBS processing, applicable authorisation and secure cash payment.

2. Standard workflow

1. Receive the instrument and supporting document, where required.
2. Check date, account details, amount in words and figures, signature, alterations and completeness.
3. Confirm account status, specimen signature and identity whenever the bank's procedure requires it.
4. Check the withdrawable balance, including holds, liens and applicable restrictions.
5. Enter or verify the transaction in CBS and obtain higher authorisation when prescribed.
6. Count and pay cash securely, obtain acknowledgement where applicable, and complete the record.

3. Withdrawal form

A withdrawal form is not interchangeable with a cheque in every situation. Its use, passbook requirement, eligible account type and amount limit depend on the bank's current rules. Staff should follow the product rules and operating circular applicable to the branch.

4. Cheque withdrawal checks

Check whether the cheque is validly dated, properly drawn, free from unauthorised alterations and supported by a matching specimen signature. A self cheque and a bearer cheque must be handled under the bank's current procedures. Customer presence or extra identification should not be demanded mechanically when the applicable rule does not require it; suspicious or exceptional cases should be escalated.

5. CBS and authorisation

CBS is used to review account status and process the debit. Maker-checker controls, transaction limits and supervisor approval vary by bank, branch and employee authority. Never disclose internal credentials or bypass an authorisation step.

6. Cash payment

Confirm the payable amount, count notes carefully, follow cash-counter controls, and obtain any prescribed acknowledgement. Do not announce account information or expose customer documents to others. Escalate counterfeit-note concerns, suspicious behaviour or discrepancies under the bank's procedure.

7. Common errors to avoid

Wrong account selection; failure to notice a signature mismatch or material alteration; ignoring holds or restrictions; entering the wrong amount; paying before authorisation; poor cash counting; incomplete acknowledgement; and disclosing customer information.

8. Ex-Servicemen advantage

Discipline, attention to detail, calm communication and adherence to procedure are valuable strengths. Banking accuracy also requires learning the bank's CBS screens, product rules, customer-service standards and escalation process.

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