

IBPS CLERK ESM

PASSBOOK PRINTING PROCESS & DUTIES

A practical branch-desk guide for passbook updates, common errors, customer support and safety checks

Quick Overview

Topic	Details
Applicable role	IBPS Clerk / Customer Service Associate, including Ex-Servicemen
Work area	Customer-service counter or self-service passbook kiosk
Core task	Help update passbooks and resolve printing issues under bank SOP
Key controls	Correct account, clear print, confidentiality, secure custody and escalation

Important: Exact permissions, charges, identity checks and replacement rules vary by bank. Always follow the bank's current SOP and escalate exceptions to the authorised officer.

1. What Passbook Printing Means

Passbook printing updates a customer's physical passbook with transactions already recorded in the bank's core banking system. Depending on the branch, it may be completed through a self-service kiosk or with staff assistance. The clerk's role is to guide the customer, check the result and handle exceptions within authorised limits.

2. Standard Workflow

Step	Action	Control check
1	Receive or guide	Identify the request and use the designated counter or kiosk.
2	Check passbook	Confirm account details and sufficient printable space.
3	Insert correctly	Open/position the passbook as instructed by the machine.
4	Run update	Print pending entries; do not alter transaction data.
5	Review output	Check alignment, legibility, page sequence and completeness.
6	Resolve exception	Retry only when safe; escalate system, account or hardware issues.
7	Return securely	Give the passbook to the correct customer and avoid unattended custody.

3. Problems and Safe Responses

Problem	Likely cause	Safe response
No printing	Wrong insertion, unreadable code or machine fault	Reinsert as instructed; if unresolved, guide to branch staff/technical support.
Partial update	Pending data sync or insufficient page space	Check print area and system status; never invent or manually overwrite an entry.
Misaligned print	Folded/damaged page or alignment issue	Stop repeated printing; use the authorised replacement or service process.
Paper jam	Hardware obstruction	Do not force the passbook; follow branch machine-safety procedure.
Restricted account	Operational restriction or account-level issue	Refer to the authorised officer; do not promise removal of the restriction.
Lost/full passbook	Replacement required	Follow the bank's identity verification, request form and fee policy.

4. Clerk's Daily Checklist

- Confirm that the passbook printer/kiosk is operational before customer rush hours.
- Keep blank passbooks and related stationery controlled as per branch procedure.
- Verify account and customer details whenever the bank's SOP requires it.
- Check every printed page before returning the passbook.
- Protect balances and transaction details from unauthorised viewing or disclosure.
- Keep passbooks secure if retained temporarily and record/escalate pending cases.
- Report recurring printer, barcode, network or CBS issues promptly.

5. Customer-Service Script

Use calm, simple language: "Please open the passbook at the indicated page and insert it in the direction shown. I will help if the kiosk does not complete the update." For an unresolved issue: "The update could not be completed at the kiosk. I am referring this to the concerned desk so the account and machine status can be checked safely."

6. Mistakes to Avoid

- Returning a passbook without checking the account name/number.
- Repeatedly feeding a damaged passbook into the machine.
- Disclosing balances or entries to an unauthorised person.
- Leaving passbooks visible or unattended at the counter.
- Treating a print problem as proof that a transaction has failed.
- Promising a replacement, fee waiver or restriction removal without authority.
- Ignoring bank-specific SOPs in favour of a generic process.

7. Quick Knowledge Check

Question	Correct approach
Can a kiosk change transaction data?	No. It prints transaction information available to the system; discrepancies must be investigated through authorised channels.
Should a clerk force a jammed passbook out?	No. Follow machine-safety and technical-support procedure.
Is a physical passbook the only way to view transactions?	No. Banks may also provide statements or mobile/e-passbook services.
Are replacement requirements identical in every bank?	No. Identity checks, forms, fees and permissions are bank-specific.

ExamTune Note

This guide is educational and explains a typical branch-support workflow. It does not replace the operating instructions, authorisation matrix, customer-service policy or security controls of the employing bank.