

TERMS OF REFERENCE

Job holder name:	Designation: Banking Assistant
Job grade: A4	Directly reports to: Branch Manager

Job purpose {define the key aspects of the role briefly – why does the job exist?}

Banking Assistant is responsible for providing exceptional customer service including efficient and accurate transaction processing.

Key responsibilities {define the key responsibilities of the job}

1. Accept retail and/or commercial deposits, loan payments, process checking and account related withdrawals.
2. Receive checks and cash for deposit, verify amounts and check accuracy of deposit slips count daily inventories of cash, drafts, checks, etc...
3. Balance cash drawer in accordance with Bank procedures and regulations including periodic batching of cashed checks.
4. Assist in ordering, receiving, verifying, and distributing cash.
5. Carry out all Internal and external Remittance related transaction as per the policy and procedures.
6. Resolve problems or discrepancies concerning customers' accounts.
7. Answer customer queries and refer customers to the proper service area for issues that cannot be resolved at the teller line.
8. Proper Sorting and filing of control reports and vouchers.
9. Process and maintain records of all customer accounts in line with KYC.
10. Compute correct financial fees, interest, and service charges.
11. Identify transaction mistakes when debits and credits do not balance.
12. Assist customers in accessing safety deposit boxes and safe custody articles.
13. Responsible for error free Branch opening and/or closing.
14. Maintain highest level of confidentiality with all information obtained.
15. Perform as a team member in allocating and coordinating the work flow.
16. Contribute to the fulfillment of Branch, department and company objectives and goals.
17. Comply with Department and company policies, procedures and regulations.
18. Perform other duties as assigned by the Supervisor/Manager.

Areas of contribution {define the key areas of performance measurement}

Promotes the bank's products and services and represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers and co-workers.

Experience & knowledge required {define the experience & knowledge required to do the job well}

Qualification: Minimum Class XII.
Knowledge and skills: Excellent customer service skills, attentiveness, information retention, tact and diplomacy in dealing with both customers and employees. Mathematical skills. Strong communication & organizational skills. Detail oriented and high degree of accuracy. Competence with computers.

Complexity & judgment {define the job complexities & areas where judgment by job-holder is vital}

Responsible for providing exceptional customer service including efficient and accurate transaction processing and be answerable and accountable.

Approvals {signatures in this section denote agreement to the job description}

Designation	Signature	Date
Job Holder		
Immediate supervisor		
Human Resources		