

TERMS OF REFERENCE

Job Holder name:	Designation: Officer (Banking & General)
Job grade: M5	Reports to: Branch Manager/ Division Head

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

Banking Officer is responsible for providing exceptional customer service including efficient and accurate transaction processing/authorizing of vouchers. Provide uninterrupted services to our customers.

Key responsibilities {define the key duties and responsibilities of the job}

1. Responsible for interacting with customers for all their banking related needs, to understand their requirements and provide solution (s).
2. Needs to ensure the regulatory, compliance requirements fulfilled, up selling, cross selling and providing superior customer service etc.
3. Communicate with Branch manager, other supervisors and appropriate staff personnel in order to integrate activities.
4. Provides timely report to the Branch Manager and other appropriate concerned individuals.
5. Drafts joint signatory (if required)/ Joint Custodian for ATM/ Cash (if required)
6. State book & draft control book checking.
7. Lien noting and customer enquiry
8. Process and authorize Payment of deceased A/c
9. Closing of transfer of SB A/c to Branches
10. A/c opening/ Cash vouchers authorization
11. Bills & collections/Draft/RD/DD/SC & Voucher collection
12. Issue of SB cheque books
13. Correspondence - Stop payment/account opening/ GL Voucher verification
14. All outgoing & incoming TT, passing TT voucher & authorization, solving the problems of TT inquiries
15. All test checking/ ATM support/ User Support.
16. Responsible for error free Branch opening and/or closing.
17. Maintain highest level of confidentiality with all information obtained.
18. Perform as a team member in allocating and coordinating the work flow.
19. Contribute to the fulfillment of Branch, department and company objectives and goals.
20. Comply with Department and company policies, procedures and regulations.
21. 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.

Authorities & decision making {define the key authorities implicit to the job but not financial responsibilities}

Authorized to cross check all the vouchers passed by the tellers and ensure that the transactions are free of error (s).

Qualification, knowledge & skills required {define the experience & knowledge required to do the job well}

Qualification: Minimum Bachelors’ Degree (Overall 50% in Bachelor’s Degree and 60% in Class XII - English and four best subjects).
Knowledge & skills required: 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		