

Terms of Reference - Banking Assistant

Job Purpose

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

Key responsibilities

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

Areas of contribution

- 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

- Class 12 with an aggregate of 50% (English – 50% + four best subjects and completed in 2018 and after).
- 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

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