

Terms of Reference - Banking Officer

Job Purpose

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

- Responsible for interacting with customers for all their banking related needs, to understand their requirements and provide solution (s).
- Needs to ensure the regulatory, compliance requirements fulfilled, up selling, cross selling and providing superior customer service etc.
- Communicate with Branch manager, other supervisors and appropriate staff personnel in order to integrate activities.
- Provides timely report to the Branch Manager and other appropriate concerned individuals.
- Drafts joint signatory (if required)/ Joint Custodian for ATM/ Cash (if required)
- State book & draft control book checking.
- Lien noting and customer enquiry
- Process and authorize Payment of deceased A/c
- Closing of transfer of SB A/c to Branches
- A/c opening/ Cash vouchers authorization
- Bills & collections/Draft/RD/DD/SC & Voucher collection
- Issue of SB cheque books
- Correspondence - Stop payment/account opening/ GL Voucher verification
- All outgoing & incoming TT, passing TT voucher & authorization, solving the problems of TT inquiries
- All test checking/ ATM support/ User Support.
- 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 fulfillment 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.

Authorities

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

Experience & knowledge required

Qualification: B.Com, BBA, BBM and B.A Eco.

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

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