

**TERMS OF REFERENCE**

<b>Job holder name:</b>	<b>Designation:</b> Banking Assistant
<b>Job grade:</b> Executive Support II	<b>Directly reports to:</b> Branch Head/Manager, Banking

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

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

**Key responsibilities** {define the key responsibilities of the job}

1. Accept retail and/or commercial deposits, EMI payments, process checking and account related withdrawals.
2. Receive cheque and cash for deposit, verify amounts and check accuracy of deposit slips, drafts etc...
3. Balance cash drawer in accordance with bank procedures and regulations including periodic batching of encashed cheques.
4. Assist in sorting of cash including cash receiving, verifying, and distributing.
5. Carry out all Internal and external Remittance related transaction as per the policy and procedures of the bank.
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/general banking business.
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 workflow.
16. Contribute to the fulfillment of branch, department, division and company objectives and goals.
17. Comply with the bank policies, procedures and regulations.
18. Perform other duties as assigned by the Supervisor/Manager/Management.

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

Promotes bank's products and services and represent the bank in a manner that maintains and expands positive relations with 5the clients and co-workers.

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

**Qualification:** Minimum qualification of Class XII passed with a minimum of 55% in Class XII (English + 3 best Subject) & 55% in Class X (English + 4 best Subject).

**Knowledge and skills:** Excellent customer service skills, attentiveness, information retention, tact and diplomacy in dealing with the clients and co-workers. 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 jobholder 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		