

**TERMS OF REFERENCE**

|                         |                             |
|-------------------------|-----------------------------|
| <b>Job holder name:</b> | <b>Designation:</b>         |
| <b>Job grade:</b>       | <b>Directly reports to:</b> |

**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 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 Ensure the regulatory compliance requirements, initiate up selling/cross-selling and providing superior customer service etc.
- 3 Provides timely report to the Branch Manager and other appropriate concerned individuals.
- 4 Drafts joint signatory (if required)/ Joint Custodian for ATM/ Cash (if required)
- 5 State book & draft control book checking.
- 6 Lien noting and customer enquiry
- 7 Process and authorize Payment of deceased A/c
- 8 Closing of transfer of SB A/c to Branches
- 9 A/c opening/ Cash vouchers authorization
- 10 Bills & collections/Draft/RD/DD/SC & Voucher collection
- 11 Issue of SB cheque books
- 12 Correspondence - Stop payment/account opening/ GL Voucher verification
- 13 All test checking/ ATM support/ User Support.
- 14 Responsible for error free Branch opening and/or closing.
- 15 Maintain highest level of confidentiality with all information obtained.
- 16 Perform as a team member in allocating and coordinating the workflow.
- 17 Contribute to the fulfillment of Branch, department and company objectives and goals.
- 18 Comply with Department and company policies, procedures and regulations.
- 19 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).

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

**Qualification:** Minimum qualification of BBA/B.Com/BA Economics with a minimum of 55% in Degree, 55% in Class XII (English + 3 best Subject) & 55% in Class X (English + 4 best Subject)  
**Skills required:** Excellent customer service skills, attentiveness, information retention, tact and diplomacy in dealing with both customers and employees. Mathematical skills. Strong oral & writing skills. Detail oriented and high degree of accuracy. Competence with computers.

**Complexity & judgment** {define the job complexities & areas where judgment by jobholder is vital}

Ability to provide 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      |           |      |