

TERMS OF REFERENCE

Job holder name:	Designation: Banking Officer
Job grade: 8	Directly reports to: Head, International Banking Division

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:

- 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:

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:

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

Qualification, experience & knowledge required:

- **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).
- **Experience:** Fresh
- **Skills and Knowledge:** 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.

Endorsement of the TOR

Designation	Signature	Date
Job Holder		
Immediate supervisor		
Human Resources		