

Position Title : Banking officer / Banking Assistant

Department : Branch Office

Reports to : Chief Manager / Branch Manager

POSITION SUMMARY: Provides banking services to bank customers in handling their deposits and payments including Value Added Services. Assist and support Bank administration in its operational issues.

ESSENTIAL FUNCTIONS:

1. Joint custodian of Branch vault with the Chief Cashier/Relevant PO.
2. Chief Cashier for BHT currency
3. Collection of ATM charges personalized card and pin regeneration
4. Forwarding of ATM card activation request to Banking Department as and when required
5. Timely ATM cash loading and proper maintaining of ATM at all times. (included cleanliness, proper lighting and other functions of ATM)
6. Reconciliation of ATM transactions
7. Addressing ATM card related issues
8. Preparing CTR/STR report (Cash Transaction and Suspicious Transaction)
9. Collecting cheque from the Tellers
10. Deposit cheques to Banks for clearing (Twice daily) and clear cheques in the system
11. Other bank cheque clearing on daily basis (both front office and back office)
12. Timely posting of bounced cheque received as remittance
13. Processing of fund transfer advices from other Banks/Agencies
14. Accounts payable and receivables remittance adjustments
15. Rectification of wrong entries on approval from supervisor.
16. Processing back office transactions after approval from supervisor
17. Custodian of cheque books and issuance/proper recording of cheque book issuance.
18. Preparation and submission of Monthly Bank Reconciliation statement as per the deadline.
19. Deposit account opening, closing and activation as and when required.
20. Transaction verification in Finacle
21. Verifying of the voucher posting in the system
22. Fund transfer to and from other Bank
23. Check and validate cash withdrawal (Cash and Cheque) up to their maximum authority limit
24. Issuing of balance confirmation certificates on demand by the customers
25. Corporate FDR/Individual FDR/Saving Opening/Settlement
26. Timely notification to the client for matured FD/RD and Dormant account (FD/RD)
27. Issue/Stop cheque books
28. Collection/processing of cheque issuance charges
29. Fund mobilization as per target

OTHER RESPONSIBILITIES:

1. Promote image of the Bank by speaking, acting responsibly, showing courtesy and positive attitude to others.
2. Contribute to enhancing customer satisfaction
3. Carry out other task as and when instructed by the supervisor
4. Maintain proper documentation.
5. Observe code of conduct by maintaining confidentiality of information and punctuality at all times.
6. Declaration of Conflict of Interest wherever required
7. Diligent use of office resources (Turning off the electrical appliances/equipment, close the water tap when not in use, etc.)
8. Maintaining proper and clean office decorum at all times.
9. Act as back up of other staff during their absence.