

Job Name – PA: PB- Welcome Desk– Retail Branch Banking

Job Purpose

- To provide best in class banking services to our customers.
- Providing prompt solution to customer queries/resolution of customer issues within prescribed TAT
- Migrating customer requests to various direct banking channels of our bank
- Educating customers for using Payment options of our bank
- Ensure satisfactory audit in Welcome desk area of the branch.
- Assisting the branch in meeting their sales target.

Job Responsibilities(JR)	Actionable
Operations	<ul style="list-style-type: none">➤ Custodian of Deliverables at branch i.e, Welcome Kit, Cheque Book, ATM/Debit cards, Tatkal Kits. <p>As a custodian, ensure</p> <ul style="list-style-type: none">○ Customers as per SMS failed report in DMS are contacted to collect their deliverables from branch○ Delivery of deliverables to customers at branch. obtaining necessary id documents of customer / obtaining customer acknowledgement in combined tally cum delivery register○ Ensure Low stock of deliverables are retained at branches○ EOD Stock tally of Physical deliverables held at branch vis-à-vis stock tally report (DMS)○ Destruction of deliverables which have exceeded their retention period.○ Ensure proper record of destruction of deliverables is maintained○ Ensure proper delivery of retained card to customers keeping the fresh transaction slip and ID proof.○ Proper maintenance of Tax saving FD receipt received at branch and its delivery to customers.○ Ensure FD/RD certificates kept in safe custody inside the FRFC or vault.○ Re ordering of the tatkal kits with appropriate approvals.○ Ensuring tatkal reconciliation in place for fortnightly basis.

	<ul style="list-style-type: none">➤ Accepting and processing of customer instructions and requests at branch i.e➤ Processing stop payment/ hot-listing requests immediately upon receipt at branch.➤ Maintain inward and outward courier register for all deliverables / documents received at branch / dispatched from branch.➤ Monitoring and timely indenting of branch stationery (other than security stationery) as required.➤ Monitoring of FTS and clearing hold instruction.➤ Generating and downloading of all BOD reports / handing over the reports to concerned staff at branch.➤ Ensure that 5-S norms are adhered to for individuals workstation.➤ Satisfactory audit at Welcome Desk operations➤ Updation of all Customer Instructions in FTS.➤ Account transfers & Closures with appropriate approvals.➤ Updation of all liability leads in CRM next.➤ Ensuring LTR & Welcome calling Review report in place on daily basis.➤ Updation in ECall back system➤ Ensure that any unprocessed instruction will be updated in pending instruction register by EOD➤ Ensure Regular knowledge updation is by reading and understanding circulars issued in gyan line.➤ Ensure to follow process for Pending customer instructions/forms
--	---

<p><i>Customer Services</i></p>	<ul style="list-style-type: none"> ➤ To handle branch queries i.e balance enquiries / clearing of cheque deposits / charges levied to customers account ➤ Issuance of Passbook / Statement of Accounts against written customer request and ensuring recovery of charges ➤ Non-disclosure of customer information to any bearer / third party. ➤ Migrating branch customers to use our wide range of direct banking channels for various requests ➤ Ensure that the customer query are attended to and resolve the same in an efficient manner and within stipulated TAT's <ul style="list-style-type: none"> ○ Recording complaints as per the specified process ○ Ensure that complaints do not get escalated ○ Improve customer communication on closures through scripts & mails. ➤ Preventive complaint management <ul style="list-style-type: none"> ○ Asking for feedback from customers on products/services offered by us. ➤ Ensure the correct product information is disseminated ➤ Contacting customer's using the database and thereby increasing the credit card activation/offer Limit Enhancement & Upgrade ➤ Providing the customer necessary with necessary forms / Brochures on request ➤ Ensure maintenance of queue ➤ Effective migration of customers from physical mode to Digital Platform. ➤ Ensure that customers avail of our Direct Banking Channels <ul style="list-style-type: none"> ○ Registering them with various DBC's ○ Giving them demonstration on the usage of the same and input the leads in CRMNext. ○ Actively manage uptime of the Net Banking/ATM kiosks in the branch ○ Carry targets for improving any one DBC penetration exclusive of ATM ➤ DBC Penetration and transaction migration financial as well as non-financial <ul style="list-style-type: none"> ○ Migrate customers to opt for statement delivery through E-mail/Net and diverting customers for email ID updation / landline details updation through Net. ○ CH 126 Calling & updation in portal
<p>Sales</p>	

	<ul style="list-style-type: none"> ➤ Ensure sales targets assigned by the BM/PBA from time to time are achieved ➤ Ensure all eligible asset leads are routed through DAP. <ul style="list-style-type: none"> ○ . ○ Ensuring compliance of KYC, identification of customer and communication of product eligibility ○ Ensure that a higher cross sell conversion is achieved through the above calling. ○ Booking of FD / RD Online ➤ Generate sales leads for the branch ➤ Providing Demos to customers on payment using Pay Zapp, Purchase through Smart Buy ➤ Calling Band 1 and 2 customers: Band 1 and 2 to be called with a view to: <ul style="list-style-type: none"> ○ Increase the balances thereby improving their banding ○ Cross selling income generating product which can give us adequate revenue thereby moving the customers to Band 3 ○ Concentrating on customers who have a CNR of between 900 – 1000 and targeting them for improving the banding ○ Escalating to PB Auth / BM cases where the banding improvement is not possible / customer not co-operating for further measures.
--	---

Job Name – PA (Business Unit) : [Teller – Retail Branch Banking](#)

<p>Job Purpose</p> <p>To work in an error free environment and ensure that all the processes as laid out by the bank are followed properly without any deviations under the guidance and supervision of the teller authorizer and branch manager as per the expectations of the bank and its constituents</p> <p>So that</p> <p>The branch customers are adequately serviced and appropriate products sold to them in a customer friendly environment that in turn ensures the branch attains profitability on all parameters with superior customer service and superior cross sell of products</p>	
<p>Job Responsibilities (JR)</p>	<p>Actionable</p>
<p>Operations</p>	<ul style="list-style-type: none"> • Identify high transacting customers and reduce the transactions of these customers

	<ul style="list-style-type: none"> ○ Identify Depleting customers and control them ○ Reduce or improve on Band 1 and Band 2 Customers ○ Reduce Band 1 and Band 2 Txns ● Handling of cash receipts and payments and ensuring transactions are carried out within the prescribed TAT without errors ● Cash balancing and Cash bundling ● Processing of Retail FX postings / Gold sales/Pre Paid Cards ● Issuance of DD/ MC (within prescribed TAT) ● Executing of funds transfer/ FD closure / Account Closure ● Processing of Salary Uploads ● Custodian for teller box ● Custodian for cheque drop boxes ● Ensure error free transactions of receipts & payments. ● Retail FX transactions processing. ● Vault Custodian ● Ensure highest level of customer service. ● Ensure that outward clearing process is adhered to. ● ATM custodian. ● Identification of counterfeit cash and ensure adherence of process laid down by the bank
<p>Monitoring</p>	<ul style="list-style-type: none"> ● Monitor large amount movements and report them as per reporting schedule <ul style="list-style-type: none"> ○ If more than 1cr ensure updation on the portal. ● Identification and Closure of TOD accounts on regular basis ● Identification and Closure of High Cheque return customers beyond the threshold. ● All high cash transacting Band 1 & 2 accounts to be marked with a low severity memo, to ensure that cash transactions are not allowed. Such customers to be directed to the BM based on "f4" hotkey details. ● Identification of customers regularly visiting the counter and diverting them to Direct Banking Channels, including customers with high cheque returns, non-maintenance of AQB etc. ● Archival back-up

	<ul style="list-style-type: none"> • Local stationery management - Proper Reorder levels / Indent security stationery at appropriate reorder levels. • Preparation of voucher batch ticket for the day. • Processing and follow up for admin related bills/ payments • Periodic exchange of keys lodged with other branch • Periodic Checking of Vault Register • Management of clearing/ collection cheques/ FCY cheque collections • ST35 monitoring.
<p>Reporting</p>	<ul style="list-style-type: none"> • Fortnightly reporting on cash transactions over Rs. 10.00 lacs • Report for any suspicious transactions (also maintain the AML register) • FX transaction reporting on time to TAG and Treasury Mumbai before Cutoff time using FX softwares. • Reporting of suspense accounts, deferred accounts, accounts payable/ receivable, Reconciliation and maintenance of suspense accounts register, as per the required format and filing them • Reporting of fortnightly suspense / TOD and QRS reports and filing them. • CBDT schedules reporting to WBO before Cut off times
<p>Maintenance</p>	<ul style="list-style-type: none"> • Filing of MC/ DD stub copies and cancelled instruments • Managing the returned cheques including proper maintenance of registers and customer intimation. • Maintenance of counter stock register (DD/MC) • Maintaining Salary uploads confirmations • Maintaining Gold Sales Invoice Copies • Maintaining Backup tapes • Maintain the records for expense vouchers/ payments to vendors/ reimbursement to staff. • Bulk Stock Register Maintenance • Printing, checking & Filing of EOD reports (BJR/ Instruments issued/ EOD cash position etc.) • Maintenance of records/ register for host entry GL209 posting. • Maintenance of Voucher Movement Register

	<ul style="list-style-type: none"> • Coordinate for binding of records/ sending the same to the vendor on regular intervals. • Ensure correct updation and verification in E-call back
<p>Customer Service</p>	<ul style="list-style-type: none"> • Lobby Management • Queue handling • Proper house keeping, upkeep, etc • Ensure quality customer service is delivered • Escalate irate customers to Teller Auth or BM • Recording complaints as per the specified process • Resolving all complaints received (self, branch, other units) within the stipulated TAT's pertaining to Teller area • Monitor all complaints received and ensure that complaints are closed within the TAT • Ensure customer communication on closures • Check with customers if the process of complaint resolution has been managed well • Preventive complaint management • Asking for feedback from customers, who may not be complaining • Discussing with staff the importance of getting feedback from customers on a regular basis • Ensuring timely loading of Forex Plus card and Gift Plus card as per TAT's • Ensure Outward remittances and Other Retail Forex transactions are reported to Treasury Mid office within Cutoff time in Dealpro
<p>Sales</p>	<p>Generate leads for Bank's product with the emphasis on the foll:</p> <ul style="list-style-type: none"> • Generate Sales References for Liability products • Generate leads for Credit Cards • Penetration of Saving Accounts on non-liability customers • Ensure that customers opt for and get facilities of CBDT collections • Cross selling Gold Bars • Cross selling Forex Plus card and Gift Plus Card • Cross sell FX Cash • Generate leads for Third Party Products to the customers <ul style="list-style-type: none"> ○ MF/Insurance/RBI Bonds

--	--

Educational Qualifications	Key Skills
<ul style="list-style-type: none"> • Graduation/Post Graduation <p>Certifications:</p> <ul style="list-style-type: none"> • NISM- VA • CAIIB (Optional) • Internal Certification (SAP Portal) • IRDA • POSP 	<ul style="list-style-type: none"> • Banking Product Knowledge • Planning and Organizing Skills • Interpersonal Skills • Sales and Influencing Skills • Communication • Knowledge of Competition
<p>Experience Required</p> <ul style="list-style-type: none"> • Minimum experience in years – 1 yr • Exposure to banking preferable 	

<p>Major Stakeholders(intra team and cross functional stakeholders, who would need to be interacted with for discharging duties)</p> <ul style="list-style-type: none"> • Customers • Branch Banking Team • Operations • HLIC • Insurance CAM • MF Fund houses personnel • HSL personnel
--