

## Job Description

<b>Functional Title</b>	Universal Teller	<b>Grade</b>	
<b>Division</b>	Operations	<b>Function</b>	Branch Operations
<b>Location(Branch Name)</b>		<b>Job Type (Permanent/Contractual/TPC)</b>	
<b>Reporting (Direct)</b>	Branch Operations Manager	<b>Reporting (Dotted)</b>	Area Operations Manager

### **Position Summary:**

- Providing quality services to the customers accurately and efficiently within the established turnaround time in connection with all related transaction.
- Strict compliance with established work instructions and turnaround time
- High degree of vigilance in cash and related areas
- Good Inter-Personal and Communication Skills
- Strong Time Management
- Innovation & Problem Solving
- Strong Business intelligence and Analyzing Skills

### **Key Responsibilities:**

- Complete adherence to Operating Policies Manual, SOP, AML /KYC & other regulatory requirements.
- Compliance of SBP Prudential Regulations and Bank's policies with emphasis on cash management.
- Assist in developing periodic cash requirement of the bank, develop daily cash requisition and forward to Branch Operations Supervisor / Branch Operations Manager for review and arranging cash for Cash Vault.
- Receive cash from Branch Operations Supervisor / Branch Operations Manager, record denominations for cashier / sorting functions, request for additional cash as and when required till close of business hours.
- Receiving cheque from customer, ensuring it is a valid instrument by analyzing security and other specified features, enter details of cheque into system and debit customer account, forward cheque beyond assigned limit to Branch Operations Supervisor / Branch Operations Manager for authorization and disburse (PKR & FCY) cash only after posting of cheque into system.
- Receive cash from the depositor, count & sort cash as per SBP directives and match with the details of deposit slip, enter details into system, credit customer's account and forward deposit slip beyond assigned limit to Branch Operations Supervisor / Branch Operations Manager for authorization and return the carbon copy of deposit slip to the depositor.





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- Receive equivalent to cash instruments like prize bonds etc., ensure it is a genuine and valid instrument by analyzing security and other specified features, enter details into system and pass instrument, disburse cash to the customer / bearer only after the instrument is cross verified and transaction is authorized in the system by Branch Operations Supervisor / Branch Operations Manager.
- Receive, check & process Funds Transfer & ATM related transactions & their balancing.
- Generate Daily Activity Report from ABII System, reconcile the same with closing cash and cash in hand, prepare vouchers and forward the same along with Daily Activity Report to Branch Operations Supervisor / Branch Operations Manager seeking assistance for cross verification / reconciliation in case any discrepancy is observed.
- Handle customer's request like change of currency notes etc., respond according to the prevailing procedures and guide customer to contact the concerned staff in case of any irrelevant query. Maintain high standard of customer services at all times.
- Conduct and Manage;
  - Balancing and sorting of cash at the end of each working day and preparation of Cash Book.
  - Balancing of cash vouchers and posting of all cash related transactions into system.
  - Checking of cash before day-end with system generated reports and maintenance of related records.
  - Balancing / reconciliation of sorted, unsorted, re-issuable, defective and new currency notes prior to placing the same in cash vault before end of each working day.
- Ensure availability and disbursement of fresh cash over the counters as per SBP directives.
- Ensure that relevant vouchers are compiled properly and forwarded to the Branch Operations Supervisor / Branch Operations Manager for checking on a daily basis.
- Ensure that all periodic MIS are prepared accurately and submitted to the related department / regulator within agreed timelines.
- Receive / Scrutinize and post Inward / Outward Local, Same Day & Intercity Clearing and responsible for processing of Local, Same Day & Intercity Clearing for NIFT, including returned instruments.
- Follow up for instruments lodged in (PKR & FCY) Outward Collection.
- Responsible for maintaining records of the vouchers for her / his area of responsibility in an accurate and easily approachable manner.
- Responsible for recovering service charges as per prevailing Schedule of Charges against the instruments returned in Clearing and Collection.
- Ensure that all related GL Accounts are periodically reconciled and balanced with actual records.
- Ensure that no adverse comments are received from Compliance, Internal / SBP Audit during periodic review / inspection.





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- Responsible for issuance / surrender of Lockers. Also maintain proper record of locker operations along with recovery of annual rent and writing letters to customers to deposit due / overdue locker rent. (Only for branches having Lockers Facility).
- Receive applications from customers for Payment Order, Demand Draft, and FCY Telegraphic Transfer. Thorough checking of application for correctness and completeness according to the Bank's prescribed policies and procedures. Prepare required remittance instrument PO / DD / TT advice and forward the same to the Branch Operations Supervisor / Branch Operations Manager for review and approval.
- Responsible for sufficient replenishment of ATM on as and when required basis and also ensure that ATM is functioning uninterruptedly during long weekends and other holidays.
- Receive requests for cancellation of Payment Order / Demand Draft along with original instrument, check security features and books of accounts to ensure genuineness of instrument and obtain approval from Branch Operations Supervisor / Branch Operations Manager for encashment according to the outlined procedures and regulatory requirement.
- Maintain proper reconciliation / balancing of Payment Orders and timely transfer to unclaimed upon receiving instructions from the Operations Risk Management Department.
- Manage & control processing of Branch Operations related activities to ensure that prevailing policies and procedures are being complied and delivery standards are met which ultimately should reflect in satisfactory audit rating and the desired level of customer satisfaction.
- Backup of Branch Operations staff.
- Ensure to satisfactorily perform all other official responsibilities assigned by the Branch Operations Supervisor / Branch Operations Manager / respective Area Operations Manager.

I hereby acknowledge the below mentioned key responsibility as a part of my existing job description and I also confirm to obey the same in true letter and spirit.

- **Meticulously comply and remain updated with SBP – AML/CFT/CPF Regulations and other applicable regulatory instructions relevant to job role.**

### Position Specification(s):

<b>Minimum Qualification</b>	Minimum Graduate. Preferably Postgraduate from recognized University.
<b>Experience</b>	Minimum 1-2 years experience in Cash Department with a reputable Commercial Bank.





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	Candidates having no experience can be considered where they have strong & relevant educational background and / or have demonstrated strong aptitude towards the role at the time of interviews.
<b>Competencies Required:</b>	<ul style="list-style-type: none"><li>• Knowledge of relevant SBP Prudential Regulations.</li><li>• Knowledge of Bank's Policies &amp; Procedures</li><li>• Knowledge of Banking Law and Practice regarding cash handling</li><li>• Full acquaintance with an excellent customer services tools and techniques</li><li>• Friendly, polite and tactful attitude</li><li>• Ability to tackle with difficult customers.</li></ul>

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**Employee Name & Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Line Manager Name & Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Dept. / Div. Head (Sign & Stamp)**

\_\_\_\_\_  
**Date**

