Job Name – PA (Business Unit): TELLER – Retail Branch Banking

Job Title: CUSTOMER CARE EXECUTIVE	
Business Unit (PA): Retail Branch Banking	
Team: (Sub team in the PA) **Retail** Branch Banking	
Reports to (job): Teller Authoriser and Branch Head	
Location of role: Pan India	

Job Purpose

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.

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.

Job Responsibilities (JR)	Actionable

Operations	• Identify high transacting customers and reduce the transactions of these customers
	    o Identify depleting customers and control them
	    o Reduce or improve on Band 1 and Band 2 Customers
	    o 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

Monitoring	• Monitor large amount movements and report them as per reporting schedule o 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 • 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.
Reporting	• 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
Maintenance	• 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 • Coordinate for binding of records/ sending the same to the vendor on regular intervals. • Ensure correct updation and verification in E-call back
Customer Service	• 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
Sales	Generate leads for Bank's product with the emphasis on the following: • 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: MF/Insurance/RBI Bonds

Major Stakeholders: (intra team and cross functional stakeholders, who would need to be interacted with for discharging duties)
- Customers
- Branch Banking Team
- Operations
- HLIC
- Insurance CAM
- MF Fund houses personnel
- HSL personnel