



## POSITION DESCRIPTION

<b>Job Title:</b> Operations Agent – Retail Banking	<b>Level:</b> EO
<b>Department:</b> Branch Banking	
<b>Reporting To:</b> Branch Operations Manager	<b>Location:</b> Branch
<b>Approved Role:</b> YES / NO	For queries pertaining to the approved status contact Compliance Department

**Job Purpose:**

To understand and provide across the counter service to fulfill customers and non-customers banking needs. Identify any opportunities to cross sell and refer same to the appropriate branch personnel. Process customer transactions in an efficient and timely manner and facilitate use of alternate channels wherever possible

**Area of Responsibility**

- Ensure desired & uniform (TCF) level of customer service to the branch customers; whether in front desk or in the teller area. This includes solving the customer queries efficiently, helping them with the alternatives and making sure that bank’s processes and guidelines are followed in the same; within the desired timelines as per bank’s commitment to customers.
- Ensure the rejections in transactions and account opening is kept at the minimum to ensure minimum customer inconvenience and the desired service timelines as communicated to the customer.
- Responsible to follow all the health & safety, operational risk and compliance guidelines in their day-to-day work as per the bank’s policies.
- Meet personal business targets as discussed and communicated by the Branch Manager in the beginning of Financial Year. This will require maintaining and growing book of the assigned customers, do out bound calling and/or, meet clients outside the branch premises to generate further business and referrals.
- Organize and participate in events and play active part in the Sales Promotional activities for the branch. To be proactive and vigilant in query handling, monetary transactions and relationship opening which may give rise to money laundering and other financial malpractices; informing the concerned authorities with detailed report well within the time.
- To undertake projects and assignment from time to time as directed by Supervisor.
- Be adaptive to the change; keen in learning and complying with the new or changed regulations and communications as given by the management time-to-time.

**Job Authorities:**

- People Related: Interaction with Customer Service Manager, Branch Manager, Personal Bankers and other CSR’s
- Operational Related: Adhere to all policies and procedures for transactional banking, AML and KYC.

**Job Requirements/ Specification**

Qualifications	Basic	Professional	Desired
	As required by Job		Graduate
Work Experience	No of Years	Industry	Area of work
	As appropriate for Job	Financial Services	Banking

<b>Functional Skills</b>
Knowledge of ICICI banking products and services
Ability to operate and balance cash on a daily basis
Knowledge of ICICI banking procedures and processes
Ability to process financial and non financial transactions (eg. Deposits, withdrawals, remittances, draft, cheque clearing, holds etc.)
<b>Behavioral Skills</b>
Excellent communication and interpersonal skills
Ability to multi-task and adapt to any situation or change
Fast learner, energetic, and results-oriented
Problem solver with good judgment and cash management skills
Team player, Details orientation
Professional, honest and efficient
Work well under pressure
Excellent analytical skills and good at Math and basic calculations

I have read and understood the above: signed.....

Emp Name:

Emp No:

Date: