



PRESENTS

## COMPLIANCE ON TELLER FUNCTION & CASH UNIT OPERATIONS

Background	Overall banking operations round on Receipt and Payment of Cash in different currency and denomination. Since the Cash Unit provides direct service to the customer during the transaction hours of the bank, Operation of this area should invite extra efforts while delivering the services to the customer. Cash area operation is most sensitive where customers have great expectation of the exceptional service to their favour. Cash unit projects the image of the bank, that's why Operational Risk associated with dealing in cash should be minimized to acceptable levels. For that various legal aspects/regulatory directives/ policy guidelines/ prudent norms should be better complied with during operation of the cash area
Level (Low/Mid/ Senior/High)	Low/Mid
Duration	1 Day
Target Group	Staff Working as teller and operation In-Charge or the individual aspiring to join teller or cash area of BFIs
Program Takeaways	<p>The training is helpful to</p> <ul style="list-style-type: none"><li>• Ensure better compliance of legal/regulatory/ policy guidelines/ prudent norms during discharging teller function and cash area operation</li><li>• Update and Enhance basic service/safety/legal attribute to the bank employee working in Branch operations especially cash units</li><li>• Make employee working in cash unit capable of applying their legal mind and common sense in various processes relating to Branch operations especially cash units</li><li>• Better understand the work procedure, their roles and responsibilities with Updated and Enhanced knowledge and Skill while working as teller and operation of cash area</li></ul>

NATIONAL BANKING INSTITUTE LTD.

Central Plaza, 6<sup>th</sup> Floor, Narayanchour, Naxal, Kathmandu, Nepal.  
T : 977-1-4415903/905, 4436001 • F: 977-1-4441351  
info@nbi.com.np • www.nbi.com.np

## Course Outline

<b>Methods</b>	Audio-Visual Presentation, Lecture, Discussion/interaction, role playing, participant presentation etc.
<b>Date, Time &amp; Venue</b>	8st September 2018 (8:30am to 3:45pm), Siddhartha Sunny Resort, Birendranagar, Surkhet
<b>Facilitator</b>	Advocate, Shree Krishna Sigdel Nepal SBI Bank Ltd. Psychological Counselor
<b>Program Itinerary</b>	
<b>Time</b>	<b>Content</b>
8:30 am to 8:45 am	Introduction
8:45 am to 10:00 am	<ul style="list-style-type: none"> <li>• Control System for Cash and Cash Area</li> <li>• <b>Management of outsider's entrance on the cash area</b></li> <li>• Handling Keys of Strong Room &amp; Vault: Safe Keeping of keys, handling Duplicate keys</li> <li>• Operation of Strong Room and Vault</li> <li>• Cash Transaction amongst Tellers</li> <li>• Insurance of Cash and Cash equivalent</li> </ul>
10:00 am to 10:15 am	Tea Break
10:15 am to 11:45 am	<ul style="list-style-type: none"> <li>• Start of Day Routine of Cash Unit</li> <li>• Receiving cash from customers for Deposit in Account, or for Remittance</li> <li>• Acceptance of Foreign Currency Deposit</li> <li>• Acceptance of Mutilated Notes</li> <li>• Cash Exchange at Counter</li> <li>• Threshold of cash transaction</li> <li>• <b>Payment of Cheque in Customers' Accounts</b></li> <li>• Refusal of Payment of Cheque: Consequences of writing cheque of Accounts having insufficient balance</li> <li>• Process of blacklisting when issuing cheque without having sufficient balance</li> </ul>
11:45 am to 12:30 pm	Lunch Break
12:30 pm to 2:00 pm	<ul style="list-style-type: none"> <li>• Cash Payment through Withdrawal Slip</li> <li>• Threshold of cash payment</li> <li>• Transaction in account of illiterate person/ blind persons</li> <li>• Transaction in Dormant Account</li> <li>• Marking Good for Payment (GFP) Cheque and its cancellation</li> <li>• Purchase/Sale of Convertible Foreign Currency</li> </ul>
2:00 pm to 2:15 pm	Tea Break
2:15 pm to 3:45 pm	<ul style="list-style-type: none"> <li>• Cash in Transit and Cash at ATM</li> <li>• Checking of Cash at the end of the Day</li> <li>• Difference in Physical Cash Balance and Teller Balance in System: Cash Short and Cash Over</li> <li>• Cash Transactions at the end of the Day</li> <li>• Cash Sorting</li> <li>• Checking of Transaction</li> </ul>