

**MEGHNA BANK LIMITED**  
Branch Name:

## DEPARTMENTAL CONTROL FUNCTION CHECKLIST (DCFCL) - "DAILY"

FOR THE MONTH OF:

PROCESS	FUNCTIONS	Responsibility	Initial																															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
General Banking Activities:																																		
Overall Cleanliness of the branch premises	Ensure proper cleanliness of the branch premises as per HO instructions.	Deputy Manager																																
Attendance of the branch employees	Ensure timely attendance of all employees of the branch.	Deputy Manager																																
Safety, Security measures and premises protection	Ensure 24 hours duty of security guard. (Including holiday)	Deputy Manager																																
	Ensure duty of Gun man during office hour.																																	
	Ensure CC TV coverage for 24 hours.																																	
	Ensure generator back up during office hour.																																	
	Ensure adequate smoke detector in branch premises																																	
	Ensure all security alarm of the branch are in active mode																																	
	Ensure all PC UPS are switch off.																																	
Compliance of HO Instructions	Ensure full compliance of MGBL Dress code for the employees of the bank.	Deputy Manager /Branch Manager																																



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	Ensure full compliance of Customer Acceptance Policy.	Deputy Manager /Branch Manager																															
Cash in hand Local Currency (Cash)	Daily cash received and payment made including online payment by following CHO instructions	Head Teller & Deputy Manager																															
	Review teller's cash sheet with evidence & registers.	Deputy Manager																															
	Physical cash balance to be cross-checked with daily cash balance book, vault register/vault management and tally with affairs.	Head Teller & Deputy Manager																															
	Ensure cash transaction and cash holding of the branch within insured limit of Cash in Safe, Cash on Counter and Cash in Transit of the	Head Teller & Deputy Manager																															
	Mutilated notes separately kept and recorded in the separate register.	Head Teller																															
	Fly leaf of the branch is used each and every bundle of currency notes	Head Teller																															

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Cash in hand Foreign Currency	Selling and Buying of Foreign Currency and recording in the register under dual control.	Head Teller & Deputy Manager																																
	Physical cash balance to be cross-checked with daily cash balance book, vault register/vault management and tally with affairs.	Deputy Manager																																
Prize Bond	Prize bonds are recorded mentioning the number in the register/sheet	Head Teller																																
	Checking of physical stock with GL and prize bond register.	Head Teller																																
Stamps in hand	Confirm Purchase and sale/consumption of stamps are recorded denomination wise in the register under dual control and register is checked by the authorized Officer.	Head Teller																																
	Physical verification of stamps in hand with GL and register.	Head Teller																																





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Account Transfer	Reconcile 100% of transactions on the journal against source documents	Depurt Manager																															
	Exceptions, such as, teller limit, posting restrictions, insufficiency, etc. to be checked instantly against source document	Head Teller /Deputy Manager																															
ATM	Loading of cash in ATM after accessing previous balance (Daily/as when required)	Head Teller & Deputy Manager																															
	Maintenance of corporate intranet based electronic register where applicable (Daily/as when required)	Head Teller & Deputy Manager																															
	Passing necessary entries soon after loading and unloading.	Head Teller & Deputy Manager																															
	Cash replenishment was carried out by designated ATM custodians jointly. (Daily/as when required)	Branch Manager																															
	Activities of ATM security guards are monitored at least once in a day by Branch delegated personnel.	Deputy Manager																															

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Sanchaypatra	Selling of Sanchaypatra and encashment of SP (Daily/As when required)	Deputy Manager																																	
	Opening of various deposit a/cs by following applicable rules and regulations, preserving the same and forwarded to Liability Operations for necessary approval. (Daily/As when required)	Customer Service / Deputy Manager																																	
	Contact Point Verification (CPV) to be done as per HO instructions. (Daily/As when required)	Customer Service																																	
	Sending thanks letter at time of opening new deposits a/c and sending Half Yearly Bal. Confirmation Certificate as per BRPD circular of B. Bank. (Daily/As when required)	Customer Service / Deputy Manager																																	
	Checking of outstanding deferral list and initiative to be taken for regularization of the same (Daily/As when required)	Customer Service / Deputy Manager																																	



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Account Opening activities	Supply of leaflets containing the salient points of AML & Combating Financing of Terrorism ACT to the customer. (Daily/As when required)	Customer Service																															
	Ensure all required documents are obtained from the customer before opening the accounts	Customer Service / Deputy Manager																															
	Ensure that all documents and (like: Account service request, AOF, signature Cards) are sent for scanning to the concern department and monitoring accordingly.	Customer Service / Deputy Manager																															
	Open & maintain Foreign Currency A/c & ERQ A/c upon complying relevant rules and regulation of the bank. (Daily/As when required)	Customer Service / Deputy Manager																															

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	Static data Changing Instruction: Evidence of verification is in place while changing the data. Properly verified the data changing instruction and send to concern department immediately	Customer Service / Deputy Manager																																
Dormant Account reactivation	Ensure that proper Due Diligence has been carriedout while request received for reactivate Dormant/ inoperative account from the customer and send to concern department	Customer Service / Deputy Manager																																
Standing/Stop Payment instructions	Maintenance of standing instructions file and recording the same in the register under dual control. (Daily/ As when required)	Customer Service / Deputy Manager																																
	Marking /loading the information in the Flora system under dual control. (Daily/ As when required)	Customer Service / Deputy Manager																																





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Debit Card and Credit Card (fresh and renewal)	Receiving of application for issuance of Card from the client and forwarded to Card Div., HO for approval	Customer Service																															
	Receiving and recording of cards and distribute to the customer under dual control.	Customer Service																															
	Maintaining of undelivered card and PIN by separate custodian.	Head Teller / Customer Service																															
	Ensure that all Debit Card, Credit Card and PIN has been delivered to the customer with proper due diligence.	Customer Service/DM																															
Cheque Books	Requisition of chq. books to HO under dual control, receiving & recording the same in the system under dual control and delivery to the respective a/c holder with due acknowledgement	Customer Service																															
	Physical verification/Reconciliation of undelivered cheque books is to be done by dually.	Customer Service																															



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	Ensure that all Cheque book has been delivered to the customer with proper due diligence.	Customer Service																																		
Security Instruments Delivery	Ensure that all security Instruments has been delivered to the customer with proper due diligence.	Customer Service																																		
Locker Account	Maintaining of locker register and attendance register under dual control.	Customer Service / Deputy Manager																																		
Bangladesh Automated Clearing House (BACH) Outward	Scanning image of received instruments.	Customer Service																																		
	Posting of cheque series, routing number, account number, transaction number and amount of the instruments.	Customer Service																																		
	Marking of BACH in High value and regular value.	Customer Service																																		
	Release reprocess to Central Clearing Department (CCD).	Customer Service																																		
	Checking settlement position of BACH.	Customer Service																																		
	Inform returned instruments information to the client.	Customer Service																																		



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	Validation of above activities by Supervisor BACH delegation (receiving and printing).	Deputy Manager																															
Bangladesh Automated Clearing House (BACH) <u>Inward:</u>	Scrutiny of BACH (checking of cheque series, routing no., a/c no., transaction no., amount of the instruments, manual and electronic endorsement of both high value and regular value instruments)	Customer Service																															
	Accepting of instruments and debit customer a/c upon getting positive payment advice from the customer in case of need.	Customer Service																															
	Validation of above activities by Supervisor	Deputy Manager																															
BEFTN & RTGS	BEFTN application form is filled-in properly with giving details under sender a/c, beneficiary a/c column and all signatures duly verified with preservation of application forms.	Customer Service																															

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	BEFTN adjustment a/c is reconciled at day end regularly	Deputy Manager																															
RTGS	RTGS application form is filled-in properly with giving details under sender a/c, beneficiary a/c column and all signatures duly verified.	Customer Service																															
	RTGS adjustment a/c is reconciled at day end regularly	Deputy Manager																															
Outward bill for collection (OBC)	Receiving of instruments, recording in the register and sending of instruments for collection under dual control.	Customer Service																															
	Passing lodgment and reversal of contra entries in the system. (Daily/as when required)	Customer Service																															
	Inform return information of instruments (if any) to the client.	Customer Service																															
	Validation of above activities by Supervisor	Deputy Manager																															
	Receiving and recording in the register under dual control.	Customer Service																															





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Inward bill for collection (IBC)	Scrutiny and payment the same under dual control upon complying relevant policy and procedure of the bank	Customer Service																															
	Validation of above activities by Supervisor	Deputy Manager																															
Bills and Remittance	Issuance and encashment of PO, Pay Slip and DD upon complying relevant policy and procedure of the bank and recording the same in the register under dual control.	Customer Service																															
	Balancing the leaf of security blocks on regular basis	Customer Service																															
	Validation of above activities by Supervisor.	Deputy Manager																															
	Beneficial's valid photo ID was obtained and matched with transaction instrucion e-mail received from Head Office. As per ID Circular	Customer Service																															



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Foreign/ Local remittance collection	Foreign remittance realized and credited/payment to the respective account/customer under dual control upon complying relevant rules and regulation of the bank.	Customer Service																															
Cash Remit to other Branch/Bank	Ensure proper entry in CBS and Ensure make all Supporting voucher properly	Customer service /Deputy Manager																															
	Cash remit done knowing concern authority and maintain all security features.	Customer service /Deputy Manager																															
Reconciliation	Reconciliation of online GL transaction with other branches and HO has been done upon complying relevant policy and procedure of the bank.	Deputy Manager																															
	Reconciliation of balance of deposit a/c maintained with other bank.	Deputy Manager																															
	Monitor online transaction done by other branch and HO	Deputy Manager																															
	Closing of daily transactions/Day ending.	Deputy Manager																															



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Activities of Accounts Department	Printout out and checking of all the mandatory outputs of daily transactions (Statement of Affairs, Back page of affairs, Audit trail report, Transaction list/Supplement ary sheet etc.)	Deputy Manager																															
	Balancing of ledgers and books of a/cs regularly.	Deputy Manager																															
	Realization of VAT and AIT as per instructions of concerned Government Office	Deputy Manager																															
Activities of Accounts Department	Dr. all office a/c (sundry creditors' a/c, sundry debtors' a/c, adv. against employee a/c, adv. against suppliers a/c, suspense a/c etc.) with the approval of BM & reviewing the same.	Deputy Manager																															
	Review and reversal of contra entries	Deputy Manager																															
	Preparation, checking and preservation of daily vouchers.	Customer Service																															
	Stitced / Preserved daily voucher	Head Teller/ Customer Service																															





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Activities of Accounts Department	Checking and preservation of Audit Trail Report.	Deputy Manager																															
	Check and verify all the cash and non-cash transaction voucher with accounting journal from EOD and evidence accordingly.	Deputy Manager																															
Reports /Returns/ Statements	Ensure submission of daily/weekly/monthly/quarterly reports to HO and Regulatory bodies and preserved in the file.	Deputy Manager																															
Credit Department Activities:																																	
Credit Operations (RM)	Preparation of loan proposal and sending to HO for approval upon complying relevant policy and procedure of the bank. (Daily/As when Required)	Relationship Officer (Retail)/ RM (SME)/ Deputy Manager																															
	Obtaining CIB report / up to date clean CIB report/ CIB reporting. (Daily/As when Required)	Relationship Officer (Retail)/ RM (SME)/ Deputy Manager																															
	Receiving HO sanction letter and accordingly advice to the client. (Daily/As when Required)	Relationship Officer (Retail)/ RM (SME)/ Deputy Manager																															



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Trade Finance and Foreign Exchange Transactions at Branch Level:																																		
Others	Open & maintain Foreign Currency A/c & ERQ A/c upon complying relevant rules and regulation of the bank. (Daily/ As when Required)	Relationship Officer (Retail)/ RM (SME)/ Deputy Manager																																
	Cash Dollar endorsement & prepare TM form to report BB under dual control upon complying relevant rules and regulation of the bank. Daily/ As when Required	Customer Service / Deputy Manager																																
Branch IT Activities :																																		
IT Risk	Before leaving a desktop or laptop computer unattended, user apply the "Lock Workstation" feature. If not applied then the device will be automatically locked as per policy of Bank or NBFIL.	DM/BM																																
	Don't share CBS & others Password	DM/BM																																
	Desktop computers, laptops, monitors, etc are turned off at the end of each workday.	Customer Service / Deputy Manager																																

