



MEGHNA BANK LIMITED

Branch Name:

DEPARTMENTAL CONTROL FUNCTION CHECKLIST (DCFCL) - "MONTHLY"

FOR THE MONTH OF:

PROCESS	FUNCTIONS	Responsibility	Initial
Safety, Security measures and premises protection	Emergency contact number i.e. police station, Fire station, RAB, Hospital etc. are available in branch.	Deputy Manager	
Compliance of HO Instructions CSM	Ensure full compliance of Bank Compliance Manual.	Branch Manager	
	Ensure full compliance of Bank Winning (Etiquette and Service Excellence guideline for employees).		
	Ensure full compliance of Customer Acceptance Policy.		
Compliance of Anti Money Laundering activities	Review and reporting of CTR & STR and maintaining hard copy there of.	Deputy Manager/Branch Manager	
	Holding of BAMLCO meeting regularly	Deputy Manager	
	Monitoring and review of TP and KYC regularly	Deputy Manager	
	Review & ensure that BAMLCO maintained all AML related files and preserved Bangladesh Bank Circulars.	Branch Manager	
Activities of Accounts Department	Monthly provision made against expenses	Customer service/ Deputy Manager	
	Review & reconciliation of all G/L as per GL Policy and evidence accordingly.	Customer service/ Deputy Manager	
	Other Banks' account with the Branch are properly reconciled	Customer service/ Deputy Manager	
	Charging of interest, service charge and depreciation.	Customer service/ Deputy Manager	
	Listing of Dormant account and maintaining the same.	Customer service/ Deputy Manager	
	Checking and review of interest product sheet.	Customer service/ Deputy Manager	
Integrated Supervision System (ISS) Reporting	1. Upload ISS Reporting Format from Bangladesh Bank's Web Portal 2. Collect the relevant information for ISS Reporting and correctly fill up the fields of ISS Reporting. 3. Get the report checked by the concerned officials 4. Submit the same to the Manager for confirmation and upload in the Bangladesh Bank's Web Portal on or before 10th of the following month.	Concerned ISS Reporting Official(s)	

DCFCL Format for Branch



Deputy Manager

Branch Manager

DEPARTMENTAL CONTROL FUNCTION CHECKLIST (DCFL) - "MONTHLY"

FOR THE MONTH OF:

Annexure - C

PROCESS	FUNCTIONS	Responsibility	Initial
(ISS) reporting	1. Check the Integrated Supervision System (ISS) of the branch. 2. Deficiency, if detected report to concerned division/department of CHO. 3. Upload the Integrated Supervision System (ISS) Report to Bangladesh Bank's Web Portal and submit back-up copy (Excel Sheet) to Group ICC within 10th of the following month.	Branch Manager	
Compliance of Regulatory Instructions	Checking the validity of all insurance policy of the branch.	Deputy Manager	
	Display leaflets containing the salient points of AML and CFT.	Deputy Manager	
	Notice regarding receiving and exchanging of torn & soiled notes.	Deputy Manager	
	Display notice regarding cheque returns for insufficient fund	Deputy Manager	
	Maintain complaint box in a visible place	Deputy Manager	
	Display bank's interest rates on various deposit and lending products	Deputy Manager	
	Display up to date schedule of charges of the bank.	Deputy Manager	
	Display up -to date financial statements with highlights	Deputy Manager	
Cash in hand Local Currency (Cash)	Compliance of Bangladesh Bank, Internal and External Audit and Inspection Report.	Deputy Manager	
	Daily cash received and payment made including online payment by following CHO instructions	Deputy Manager/ Branch Manager	
	Review teller's cash sheet with evidence & registers.	Deputy Manager/ Branch Manager	
	Physical cash balance to be cross-checked with daily cash balance book, vault register/vault management and tally with affairs.	Deputy Manager/ Branch Manager	
Cash in hand Foreign Currency	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	Deputy Manager/ Branch Manager	
	Selling and Buying of Foreign Currency and recording in the register under dual control.	Deputy Manager/ Branch Manager	
Prize Bond	Physical cash balance to be cross-checked with daily cash balance book, vault register/vault management and tally with affairs.	Deputy Manager/ Branch Manager	
	Checking of physical stock with GL and prize bond register.	Deputy Manager/ Branch Manager	
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.	Deputy Manager/ Branch Manager	
	Physical verification of stamps in hand with GL and register.	Deputy Manager/ Branch Manager	
ATM	ATM Keys are held by Joint custody with an office order.	Branch Manager	
Sanchaypatra	Claiming reimbursement against encashment /Profit SP in time	Deputy Manager	
Cash Remit to other Branch/Bank	Ensure proper entry in CBS and Ensure make all Supporting voucher properly	Branch Manager	
	Cash remit done knowing concern authority and maintain all security features.	Branch Manager	

DCFL Format for Branch



Deputy Manager

Branch Manager

DEPARTMENTAL CONTROL FUNCTION CHECKLIST (DCFCL) - "MONTHLY"

FOR THE MONTH OF:

PROCESS	FUNCTIONS	Responsibility	Initial
Monitoring, follow up and supervision	DCFCL is being verified by the designated independent official and there is proper office order in support of this.	Branch Manager	
	Review & ensure that all Outward and Inward mail are being followed / maintain properly.	Deputy Manager	
	Review & reconciliation of uncollected Sanchayapatras held in the branch and evidence accordingly.	Deputy Manager	
	Test / check the bugler & security alarm and evidence accordingly.	Deputy Manager	
	Undertake a surprise / regular cash check and ensure that all cash currencies) are fully balanced and that the tills and overall cash are within holding limits.	Branch Manager	
	Checking and review of Overdue Loan / Penal interest	Deputy Manager/ Branch Manager	
	Verify that the key register is updated as per the list of key holder	Deputy Manager/ Branch Manager	
Reports/Returns/Statements	Ensure submission of daily/weekly/monthly/quarterly reports to HO and Regulatory bodies and preserved in the file.	Deputy Manager	
	Prepare periodic returns as per HO and B. Bank guidelines i.e. monthly statement, monthly & Quarterly CIB, CL & CIB reconciliation, Industrial Term Loan Statement, quarterly SME statement, quarterly Agro based Industry statement, CL returns, MCR under BASEL II, Half Yearly Statement etc.	Deputy Manager/ Branch Manager	
Printing stationery and Security stationery (FDR, PO, PS)	Requisition of printing and security stationery to HO under dual control, receiving, issue/ consumption of the same is duly recorded in the register under dual control	Deputy Manager	
	Physical verification of stock with GL and register to be done dually at the end of month.	Deputy Manager	
Locker Account	Maintaining of locker register and attendance register under dual control.	Deputy Manager	
	Realization of security deposit, locker rent and insurance premium as per HO instructions.	Deputy Manager	
Credit Operations (RM)	Maintain safein and safe-out register under dual control.	Relationship Officer (Retail)/ RM (SME)/ Deputy Manager	
	Follow up and supervision of credit exposure of the branch regularly for keeping loans and advances/assets as standard.	Relationship Officer (Retail)/ RM (SME)/ Deputy Manager	
	Collection of stock statement when applicable	Relationship Officer (Retail)/ RM (SME)/ Deputy Manager	

