



বাংলাদেশ কৃষি ব্যাংক

মুখ্য আঞ্চলিক/আঞ্চলিক কার্যালয়



ফোন নাম্বার.....
ই-মেইল.....

পত্র নং :-

তারিখঃ

উপমহাব্যবস্থাপক
পরিধারণ বিভাগ
বাংলাদেশ কৃষি ব্যাংক
প্রধান কার্যালয়, ঢাকা।

বিষয়: ভিত্তিক DCFCL(Departmental Control Function Check List) প্রতিবেদন প্রেরণ
প্রসংগে।

প্রিয় মহোদয়,

শিরোনামে বর্ণিত বিষয়ে বাংলাদেশ কৃষি ব্যাংক, প্রধান কার্যালয়, ঢাকা এর পরিধারণ বিভাগের ১৪.০৯.২০২১ তারিখের
অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন পরিপত্র নং ০১/২০২১-২০২২ এর প্রতি সদয় দৃষ্টি আকর্ষণ করা হলো।

০২। উল্লেখিত পত্রের নির্দেশনা মোতাবেক অত্র অঞ্চলাধীনটি শাখার ভিত্তিক DCFCL (Departmental
Control Function Check List) প্রতিবেদন আপনার সদয় পরবর্তী ব্যবস্থা গ্রহণের নিমিত্তে এতদসংগে প্রেরণ করা হলো।

আপনার বিশ্বস্ত

সংযুক্তিঃ

(.....)

BANGLADESH KRISHI BANK

Branch Name.....

DEPARTMENTAL CONTROL FUNCTION CHECKLIST (DCFCL) "QUARTERLY"

FOR THE QUARTER ENDED ON:

PROCESS	FUNCTIONS	Responsibility	Quarter		Remarks (if any)
			Date	Initial	
Overall Cleanliness of the branch premises	Ensure proper cleanliness of the branch premises as per CHO instructions.	Branch Manager			
Attendance of the branch employees	Ensure timely attendance of all employees of the branch.	Branch Manager			
Safety, Security measures and premises protection	Ensure 24 hours duty of security guard.	Branch Manager/ Manager Branch Operation			
	Ensure duty of Gun man during office hour.				
	Ensure CC TV coverage for 24 hours.				
	Ensure adequate Fire Extinguisher in branch premises.				
	Ensure generator back up during office hour.				
	Testing of security alarm of the branch.				
	Ensure adequate smoke detector in branch premises.				
	Quarterly checking of electrical wires of the branch by qualified electrician.				
	Checking of duty of security guard by the branch officials during holiday.				
	Emergency contact number i.e. police station, Fire station, RAB, Hospital etc. are available in branch.				
Compliance of CHO Instructions	Ensure full compliance of Bank Dress code for the employees of the bank.	Branch Manager/ Manager Branch			
	Ensure full compliance of Bank Compliance Manual.	Operation			
	Ensure full compliance of Bank Wining (Etiquette and Service Excellence guideline for employees).				
	Ensure full compliance of Bank code of Conduct.				
	Ensure full compliance of Customer Acceptance Policy.				
	Ensure full compliance of Bank Anti Harassment Policy.				
Compliance of Regulatory Instructions	Checking the validity of Bank's License.				
	Checking the validity of all insurance policy of the branch.				
	Compliance of Bangladesh Bank, Internal and External Audit and Inspection Report.				
	Notice regarding receiving and exchanging of tom & soiled notes.				
	Notice regarding forged notes.				
	Display notice regarding cheque returns for insufficient fund.				
	Display leaflets containing the salient points of AML and CFT.				
	Display up to date financial statements with highlights.				
	Display bank's interest rates of various deposit and lending products.				
	Maintain complaint box in a visible place				
Account opening activities	Opening of various deposit Accounts by following applicable rules and regulations, preserving the same and loading information in Flora System with due approval of Branch Manager.	Branch Manager			
	Contact Point Verification (CPV) to be done as per CHO instructions.	Branch Manager			
Reconciliation	Reconciliation of online GL transaction with other branches and CHO has been done upon complying relevant policy and procedure of the bank.	GB In-Charge/DM/BM			
	Reconciliation of balance of deposit account maintained with other bank.	GB In-Charge/DM/BM			

(Signature)
Initiating Office(Signature)
Head of Compliance

PROCESS	FUNCTIONS	Responsibility	Quarter		Remarks (if any)
			Date	Initial	
Reports/ Returns/ Statements	Ensure submission of quarterly reports to CHO and Regulatory bodies and preserved in the file.	Branch Manager			
Credit Operations	1. CIB reporting 2. Execution required papers and documents as per CHO sanction. 3. Maintain safe-in and safe-out register under dual control. 4. Maintain due date diary for insurance and SRO token of the branch.				
Monitoring, follow up and supervision	1. Follow up the overdue and NPL loans regularly. 2. Monitoring, supervision and follow up of all court cases (if any). 3. Ensure timely renewal of loans. 4. Rescheduling of classified loan accounts (if any) as per BRPD circular of BB. 5. Prepare of CL Statements as per BRPD circular of BB.	Branch Manager			
Self Assessment of Anti Fraud Internal Control	1. Check the internal control system of the branch. 2. Deficiency, if detected report to concerned division/ department of CHO. 3. Submit Self Assessment of Anti-Fraud Internal Control Report to Group ICC within 10th of the months of the quarter ended.				
Returns, statements and reporting	Prepare periodic returns as per CHO and B. Bank guidelines i.e. Quarterly CIB, CL & CIB reconciliation, Industrial Term Loan Statement, quarterly SME statement, quarterly Agro based Industry statement, CL returns, MCR under Basel II, etc.				

(Signature and seal including name)
Initiating Office

(Signature and seal including name)
Head of Compliance