

Position: Branch Manager
Division: Business Division

Required Qualification & Experience:

Graduate preferably B. Com / Postgraduate degree preferably M. Com / MBA in Marketing, Finance or Economics or equivalent from an HEC recognized university. Minimum 4-5 years' relevant experience preferably in financial institutions, with good organizational and management skills and good business acumen.

Possess in depth knowledge of S BP cash / currency circulars, prudential regulations, bank's own SOPs and products, schedule of charges, clearing process, utility bills, prize bonds, operating procedures and features of all types of accounts. Aware of suspicious transactions and know how to report the relevant departments as per SOP / compliance.

Main Duties & Responsibilities:

- Draw up a comprehensive business plan based on the situation analysis. The situation analysis is to be drawn up on SWOT i.e. strengths, weaknesses, opportunities and threats and how best the Bank can capitalize on these factors.
- Implements annual and interim business plans/ budgets finalized by the Regional Manager. Ensure deposit mobilization and growth of deposit base as per assigned targets.
- Interacts with identified current and prospective clients to increase market share.
- Makes all efforts to attain the planned deposit mix to a level where profitability and pricing of all liability products are taken into account. Also ensures the ratio of asset and liability portfolio is maintained as per plan, no leakage of Income is caused or penalties are imposed in his / her branch.
- Ensures all internal / external complaints are acknowledged and resolved within the assigned time limit for improved service quality. Manages customer retention for expanding customer base.
- Ensures that all branch functions (Sales, Operations and Customer Services) are managed as per Business Plan and in line with the Bank's policies and procedures.
- Ensures that all branch functioning as per Operational, Credit Manuals for optimum controls. Ensures that adherence to risk procedural parameters, regulatory guidelines set by internal and external regulators for strong controls to ensure improvement of Audit Rating.
- Prepare Annual Financial Plan aided by supplementary plans i.e. Human Resources Plan, Capital Expenditure Plan, Recovery Plan etc.
- Recognize and exploit any business opportunity for increasing profits, keeping in view SBP regulations & compliance.
- Oversee teller, vault and transaction processing units in the branch.
- Help resolve operational issues, regularize transaction deviations and approve transactions as per policy.
- Review system access reports and ensure that branch complies with regulations.

- Meet all types of customers and / or their representatives in branches and their locations.
- Conduct weekly, monthly, quarterly reviews of the target and take corrective actions if the gap between budget and actual widens. Coordinate between staff as and when required and review their performance and advise to Divisional Head HR.
- Ensure all products have visibility at the branch and staff is knowledgeable about all products. Keep the branch employees' updated on all products especially whenever new products are launched.
- Maintain and keep vigilance on the branch security, safety and cleanliness.
- Monitor all branch activities including budget and expenses.
- Ensure compliance with SBP regulations, business planning and development, team motivation and management and P&L management.

Any other task assigned by the Line Manager/ Management is to be performed to the best of his/her capability.”