

Job Description

Functional Title	Branch Operations Manager	Grade	
Division	Operations	Function	Branch Operations
Location		Job Type	
Reporting (Direct)	Area Operations Manager	Reporting (Dotted)	Head of Operations

Position Summary:

Responsible for managing the entire operations of the branch in compliance with the prevailing outlined policies and procedures, both internal and external/regulatory authorities. Maintains quality and standard of services and ensure error free operations at all times with no hit on the P&L Accounts. Supports Bank's staff and looks after their training and career development needs.

Key Responsibilities:

1. To manage all Branch Operational affairs in line with the prevailing outlined Policies and Procedures as well as regulatory requirement including but not limited to KYC/AML to ensure efficient and effective product processing whilst ensuring superior customer services in terms of products processing and relevant centralized / ADC functions.
2. To ensure smooth account openings and service delivery at all times with minimum processing errors.
3. Complete harmony in sales and operations team.
4. To supervise, monitor and authorize all daily financial and non-financial transactions of Branch after complete satisfaction and verification of the genuineness of each and every transaction and arrange accurate and complete periodic reporting to all quarters.
5. Strict monitoring of all Branch operations related activities on a daily basis ensuring seamless operations and also supervise the execution of daily tasks by reviewing and signing along with all vouchers daily activity sheet in a complied manner.
6. Daily checking of Branch vouchers and activity sheet by ensuring that transactions have been posted exactly in accordance with source documents which are otherwise strictly in order.
7. To ensure Branch and cash vaults are opened and closed on time by following all required controls also ensure dual control procedures in Branch at all times. Any delays must be immediately reported in writing to the line management by giving logical justification.
8. Review and balancing of vaults, tokens, taxes, payable, Receivable, Fixed deposits, Call Deposits, Demand Draft pay slips, pay orders and other GLs at branch and confirm that balance available in these accounts has justified reason supported by genuine transaction and does not exceed the timeliness defined by the regulator for suspense accounts.
9. Daily review of all sundry / suspense, parking and clearing GL heads.
10. Ensuring seamless processing of Inward and Outward Clearing and inter branch transactions at the Branch, also providing assistance to other team members with customer transactions during peak days.





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11. Effective monitoring of cash management, security stationery, safe custody, Lockers and ATM operations by undertaking financial and non financial transactions within assigned limits and authorities whilst fulfilling the regulatory requirements.
12. Balancing of ATM related GL head and immediately inform the line management for further guidance in case of any overage or shortage.
13. Responsible to review all periodic reports (prescribed in internal policies & procedures as well as regulatory requirements) in order to not only identify anomalies / deviations on time but also rectify the processing errors / irregularities accordingly.
14. Manage customer queries/complaints regarding operations for resolution in an effective as well as efficient manner, depending upon the nature of complaint.
15. Not only ensure to maintain customer relationship with the Bank but also responsible to develop service culture in all Branch Operations staff through personal coaching.
16. Responsible to ensure that all instructions and / or procedural guidelines issued by the Head Office are appropriately communicated to the respective team members in an understandable manner followed by continuous monitoring of same down the line. Immediate corrective measures including required guidance to the concerned staff in case of any conflicts between the processing and given guidelines.
17. To manage and make provisions for all budgetary requirements including but not limited to incomes and expenses, accruals in timely and accurate manner to ensure all branch General Ledger Heads for Assets, Liabilities, Income & expenses are balanced and in order at all times to avoid any penalties.
18. Ensuring customer data and accounts is protected from the public and secured against fraud by enforcing access rights and verification levels.
19. Desired cost efficiency must be maintained at Branch level.
20. Conducts goals reviews and communicates deviations to team members, performance appraisals and finalize performance improvement plans for low performers enabling them to grow professionally.
21. Liaise with Administration Department and Security Department for updates on branch security systems and ensure that same is in working condition at all times.
22. Keeping herself / himself and Branch Operations staff of Branch updated about pertinent changes in Operational policies and procedures, regulatory requirements and prevailing Schedule of Charges to avoid any regulatory breaches and / or leakage of revenue.
23. Ensuring Branch gets minimum audit rating as "B" all times. Timely rectification of all highlighted audit observations and plans thereof to avoid repetition of the same.
24. Must be capable to take and perform in a complied and end to end manner additional assignments and / or responsibilities as and when given by the line management.
25. Staff evaluation. High performers to be identified for higher responsibilities
26. Active participation in providing suggestions in improvement of existing policies and procedures. Also educate respective team members on operational controls and procedures at all times.
27. Enhancement of staff skills through training and job rotations by also ensuring high morale and low turnover of staff.
28. Optimization of staff productivity by also contributing towards team development and coaching needs.
29. Backup of Branch Manager by following the required controls, policies and procedures at all times.
30. Ensure proper internal / external controls and checks are in place and stringently followed (including proper segregation of responsibilities/authority and system access rights)





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31. Improved service standards and turnaround time of Branch to achieve low volume of complaints related to service issues from clients.
32. Promptly respond to/act on all queries/instructions also timely submission of MIS received from the Head Office.

I hereby acknowledge the below mentioned key responsibility as a part of my existing job description and I also confirm to obey the same in true letter and spirit.

- **Meticulously comply and remain updated with SBP – AML/CFT/CPF Regulations and other applicable regulatory instructions relevant to job role.**

Position Specification(s):

Minimum Qualification	Minimum Graduate. Preferably Postgraduate from recognized University.
Experience	5-7 years of experience of Branch Banking Operations with reputable Bank(s)
Competencies Required:	Sound knowledge of banking products and services, internal processes, Proficiency in computer skills especially MS Office, understanding of regulations.

Employee Name & Signature

Date

Line Manager Name & Signature

Date

Dept. / Div. Head (Sign & Stamp)

Date

