

Branch Operations Manager – Faisalabad, Khairpur, Shikarpur

Graduate/ Postgraduate degree preferably M.Com / MBA in Marketing, Finance or Economics or equivalent from an HEC recognized university. Minimum 5-7 years experience in Branch Operational Banking. Acquainted with updated banking & prudential regulations, branch banking controls, banking practices and procedures.

Main Duties & Responsibilities

- Responsible for smooth operations of all the departments related to Branch Banking Operations activities of the assigned Branch in accordance with the outlined policies / procedures and regulatory requirements and periodically review various steps involved.
- Responsible to identify any potential risk related to business operation and provide solutions to superior/bank management.
- Responsible for issuing day to day communications required for performing of various keys functions, identify suitable personnel for acting as custodians for various keys / combinations, documents and other assets of the Branch.
- Ensure that Branch Operations staff is updated with all the knowledge pertaining to their respective departments. Create back up of every staff to ensure proper working of the branch in case of absence of any staff member.
- Close coordination with respective Centralized Processing Units on account of processing of documents in a complied and timely manner.
- Ensuring all documents forwarded to the respective Centralized Processing Units are duly checked and found in order. Discrepancies in these documents are rectified within minimum possible time.
Response to respective Centralized Processing Units with support document (where required) in a timely manner.
- Manage & control processing of General Banking activities to ensure that all relevant outlined policies, procedures, regulatory requirements and delivery standards are met which ultimately should reflect in satisfactory audit rating and acceptable level of internal / external customer's satisfaction.
- Direct Supervision of Account Opening for accounts opened at branch level / Account opening documents to be dispatched to the Centralized Processing Unit for processing. Supervision of all documents / instruments processed by the Branch and all Branch Operations activities being carried out by the Branch.
- Exercise strict controls to minimize the transactions carrying exceptions. Arrange for reporting of exceptional transactions to HO till resolved. Close coordination with business team and other relevant support units for earliest resolution of exceptions.
- Support line management to automate manual procedures to enhance productivity and improve turnaround time.
- Support line management in revision of relevant Standard Operating Procedures and Policies to enhance controls and minimize operational risks with maximum output.

- Ensure to properly maintain departmental checklists & records for easy future retrieval.
 - Time to time checks along with surprise checks of all Branch Operations activities of Branch to ensure that given assignments are being performed duly by the staff in a complied manner.
 - Responsible for effective compliance of all H.O, SBP prudential regulations, FIA, ANF, NAB and other regulatory circulars.
 - Responsible for achieving satisfactory rating in SBP, internal and external audits and ensure there are no audit observation is supported by SBP penalty
 - Exercise strict controls to avoid any financial loss to the Bank. Also ensure that no adverse comment is received during review / inspection by Compliance Division, Internal / External Audit and SBP Inspection
 - Responsible for planning and supervising the work of assigned Branch Operations staff and act as coach and mentor and impart on the job training to assigned staff that would assist them in performing optimally in their jobs.
 - Exercise rotation policy within the department to be ready for all emergencies.
- Responsible for maintaining Branch Operations organogram and preparing schedule of leaves and ensuring that every Branch Operations staff in the branch avails 15 days mandatory leaves during the calendar year.
- Responsible to assist Branch Manager in ensuring customer satisfaction and retention through proactive customer service techniques and resolve customer issues promptly.
 - To ensure customer services at the best level. Ensuring that the queries are responded in a well efficient manner along with the smooth internal operations of the branch on a day to day basis.
 - Responsible for timely submission of periodic reports to the Head Office, State Bank of Pakistan on as and when required basis after having complete satisfaction with the completeness and accuracy of data to be provided in the report.
 - Responsible for security and safety of the premises and Branch staff and ensure timely reaction in case of emergency and maintenance of Branch Opening / Closing & Late Office Hour's registers.
 - Responsible to provide adequate security to system back-up, computer hardware and data centre etc.
 - Responsible for strict compliance to any other assignment assigned by the line Management.
 - Responsible to conduct Fire Drill in Branch on a quarterly basis.
 - Responsible for Daily, Weekly and Monthly review of system generated reports, relevant General Ledger and expense vouchers by also ensuring that all entries in Suspense Accounts and expenses are approved as per delegated authority.
 - Ensure daily review of Complaints being lodged through Bank's Complaints handling desk and appropriate steps have been taken to resolve / close within the turnaround time.