

***Branch Operations Officer / Supervisor – Karachi, Rahim Yar Khan***

Graduate preferably B.Com/ Postgraduate degree preferably M.Com / MBA in Marketing, Finance or Economics or equivalent from an HEC recognized university with minimum 3-5 years of experience of Branch Banking Operations with reputable Bank(s).

**Main Duties & Responsibilities:**

- To assist Branch operation manager and 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.
- To ensure smooth account openings and service delivery at all times with minimum processing errors.
- To perform, 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.
- 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.
- 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.
- Review all sundry / suspense, parking and clearing GL heads and inform branch operation manager in case of any discrepancy.
- 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.
- Balancing of ATM related GL head and immediately informs the line management for further guidance in case of any overage or shortage.
- Manage customer queries/complaints regarding operations for resolution in an effective as well as efficient manner, depending upon the nature of complaint.
- 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.
- 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.