

### ***Deputy Head of Operations - Karachi***

Postgraduate degree / Masters from a HEC recognized university. 10-15 years working experience in the Operations Division of a reputable Bank

#### **Position Summary**

Awareness of banking Industry, trends and market practices, especially Branch & Centralized Operation and regulatory requirement.

#### **Main Duties & Responsibilities:**

- Set direction, guide and monitor operations workflows and standards to improve operational efficiency in branch banking network.
- To ensure that proper controls & checks are in place at all Branches according to outlined operating procedures and regulatory requirements.
- Timely rectification of all outstanding audit observations in a complied manner through respective area offices. Ensuring non-recurrence of same in upcoming Audits.
- Balancing of all relevant General Leger Heads and obtaining written confirmation of being done so from respective Regional/Area operations office on a monthly or as and when required basis.
- Define and supervise the monitoring mechanism of Branch Banking Operations to minimize the inherent Operational Risk. Oversee all Core ops segments within the Division to ensure smooth flow of processes including Branch Operations, ATM Operations, Centralized processing of Account Opening, Clearing, Term Deposit & Govt. Securities as and when implemented.
- Supervise & Support other units of Operations Division including Admin, Security, Trade Ops, Treasury Ops and Stationary in absence of HOD or on as and when required basis. Consolidate information on behalf of all units of Operations Division including HO Ops, ATM Ops, Stationary, Security, Admin, Trade Ops & Treasury Ops required by internal stake holders or regulator. Coordinate & guide Regional/Area/Branch Operations teams in terms of latest operational updates(based on regulatory requirements/industry best practices) for continuous improvement in operational guidelines (Operational manual/policies or procedures).
- To hold formal or informal meetings with direct reporting lines including Area Operations Manager/ Regional operations Head, CPU Account Maintenance , CPU Term Deposit, ATM Ops with suitable intervals ensuring effective communication amongst team members. Ensuring efficient and effective management and monitoring of all operational control environment at Branches by maintaining close coordination with respective AOM/ROH in line with applicable rules, procedures and controls or Branch Operational functions.
- To Coordinate and maintain close coordination with internal stakeholders/ support division during and after the implementation phase of management decision, policies and procedures relating of services/ service culture, improvement in controls and operations function as a whole.
- Propose and get approved Cash insurance limits for all branches as per their appropriate business requirement and branch size. Supervise & Facilitate performance of UATs at ITD.
- Supervise half yearly & annual closing activities and liaison with Branches & ITD for smooth centralized end of closing day.
- Review six monthly statements of Accounts (SOA) layout/disclaimers and support ATM Ops in end to end activity of the same from validation of closing balance till complete MIS of dispatching status.
- Liaison with Regional/Area Operations Offices/Branches & ITD and provide approvals for day to day activities e.g; user rights, authorization rights, opening of GL Heads, enhancement in Online transaction limit, view rights etc. Support Finance & Planning Division and branches to execute Zakat deduction program and unclaimed activity.

- Responsible for updating ICM and respond to pertinent annexures of ICFR.
- Prepare or consolidate on & off information/data required by SBP through Compliance Division or required by other regulatory authorities. Support in quarterly review of SBP Audit/Inspection compliance. Co-ordinate from Operations Division in external and SBP audit.
- Review & Support in reviewing different SOP's of Operations Division. Arrange & Supervise Insurance of Bank assets including Furniture & Fixtures, Cars, Building, Cash limits, ATMs etc.
- Supervise all functions performed at HO Ops including legal opinions, deceased accounts, IBS holdings, Branch lease agreements, lost instruments, staff matters, locker break-opening etc. Improve and execute plan to automate all operations in line with the bank's policies wherever appropriate as per the bank's overall strategy. Work with units within the function to improve their processes and operational efficiencies wherever necessary.
- Prepare and consolidate overall annual Capex Budget for Operations Division, all branches, Regional/Area Operations Offices and different departments of Head Offices besides preparing Opex Budget for HO Operations & Regional Operations for submission to BOD by Finance Division.
- Responsible to prepare annual Branch Expansion Plan of the Bank & submit to SBP along-with necessary Annexure & Free after approval from the Executive Committee.
- Facilitate Business to obtain New Branch/Booth license by applying and coordinating with SBP after getting approval from the Executive Committee.
- To ensure implementation of effective security arrangements at Branches in coordination with Security Department as per Bank's Policy and regulatory requirements.
- Review performance appraisals of all AOMs/ROHs/ATM Ops/HO Ops staff and support Head of Operations to finalize annual performance appraisals.
- Ensure to complete in a complied and end to end manner all given assignments and/ or additional responsibilities, as and when provided by Head of Operations/President & CEO.
- Provide support and assist in hiring process of operations staff in Pan Pakistan Operations Network.
- Rotation and placement of Branch Operations staff in Branches as per Bank's Policy and also considering the right person for the right job strategy.
- To ensure observance of discipline and code of ethics in overall Operations Network as per staff rules and Bank's Policy.
- Back up of Head of Operations. To ensure evaluation, hiring and developing resource pipeline of Branch Operations staff at Branches, Branch Operations Manager and CPU respectively.