

Branch Head - AVP/DVP Grade role with One of leading Bank

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	Job Description of Branch Manager
	Business Group: Retail and Consumer Banking Group
	Objective:
	Execute and monitor overall administration and efficient daily operations of a full service branch office; including operations, lending, product sales, customer service, security and safety in accordance with the Bank's objectives.
	Principal Accountabilities - Sales & Business Development:
	Achievement of incremental number and value targets for Liabilities (CA, SA, FD); Assets (Home, Auto & other assets) and Fee Products (MF, LI, GI, Gold & other fee products) Prepare and monitor Sales plan for the branchBuild a healthy asset and liability book.Increase market share in the catchment area (3 to 5 kms radius)
	Major Activities - Sales & Business Development:

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	<p>Sales Planning :Prepare and track product wise – liabilities, assets & fee – AOP for the full financial year.Commerce and catchment mappingPrepare and review monthly activity calendar of outbound activities of BSM / JORoll out MOP for outbound and inbound sales on 1st of every month followed by weekly and monthly reviews.Review all employees in branch quarterly.Review productivity of BSMs / BOM’s/ JOs on a weekly basis.Review and handhold BOM’s & BSMs on a daily basis and Sales Officers (JOs) on a weekly basis.Conduct Daily Morning Huddles to discuss daily plan and agenda for employees.Ensure proper on-boarding of all new customers acquired.Sale of 3 products per customer within 90 days of account opening.Track inflow outflow reports, account closures, FD renewals, FD closures, overdue FD, locker occupancy, Sales and thus daily business generationMaintain quality of customer acquisition through sourcing mix and on-boarding process.Monitoring DSRs on a regular basis.Lead management proper assignment and closure of leads.Tapping markets or customer segments within the catchment of the branch, which are hitherto untapped, to increase the GL Base of the branch.</p>
	Principal Accountabilities - Customer Service :
	<p>Manage Key Branch RelationshipsEnsure Wait Time within permissible limits as per segmental service approachAchievement of branch Customer Service Scores targetNil Critical Requests at branchNil Escalations at branch and complaint handling</p>
	Major Activities - Customer Service:
	<p>Make 10 customer visits every week (Top 20% of profitable customers of branch) to maintain and enhance the relationships. Scrutinize all service requests and AOFs being sent to RPC to ensure NIL rejections.Conduct customer engagement program – every month.Lobby Management to be done daily during peak hours.Prepare staff roister, leave calendar and maker-checker seating arrangementInculcating first contact resolution and adherence to customer service mantras by employees at branchResolve customer queries through internal escalation matrix for enhanced service experience for customers implement usage of Product Database among employees for instant resolution of customer’s queries</p>
	Principal Accountabilities - Compliance & Risk Management :

	Job Description of Branch Manager
Ensure operations, risk control and process adherence at branches Branch Audit scores Fraud prevention Ops risk monitoring RBI audits, inspections and incognito visits	
	Major Activities - Compliance & Risk Management
	Ensuring operations and Risk control at branches in line with internal and regulatory guidelines as per Operations Manual and e-circulars issued from time to time checking, authorizing and verification of various report irregularity report - Daily Exception report - Daily TOD reports - Daily Pending IBRs to be responded - Daily Second level verification of Mitra Committee Report- Daily Format F (Expenditure) - Monthly CAT 14 & CAT 15- TOD & Cheque Purchase- Fortnightly Submission of Comp 1 - Monthly Charge Taking Certificate - as and when required Updation, maintenance and periodic checking of important registers Fake notes register Branch book Complaints register/ book Visitor book Maintenance of keys of Customer complaint box One set of premises keys Fake note box Lockers
	Physical verification of various security items Surprise physical verification of cash, foreign currency, keys, gold coins, jewel loan packets and welcome kits - Monthly Physical verification of original and duplicate keys - Quarterly Physical verification of locker master keys and vacant locker keys - Quarterly Checks to be done in respect of asset servicing Non DRO branches- unreconciled open items as per data received from COPS- Repayment team Ensuring that at least one authorized signatory available in the branch for signing NOC Account sourcing - authorizing the KYC documents by checking the genuineness of the customers at the time of account opening monitoring outstanding long-pending entries in office accounts checking all outstanding EDD cases (money laundering) Clearing his/ her tray for all pending approvals Closure of Key Audit Findings from IAD audits and observations of RRM visits Quarterly compliance to audit requirements Proper handling and reporting of RBI, and other regulatory audits at branches Creating awareness among employees on fraud prevention, password protection and branch security
	Principal Accountabilities - Branch Profitability :
Growth in NII (Net Interest Income) for branch growth in Asset business through branches increase Fee Income Ensure Opex optimization Manage cost of cash holding at branch	

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	Major Activities – Branch Profitability :
<p>Enhance for CASA and Time Deposits through service led Sales at branches Monitor daily inflow and outflow reports, GL reports and Day Book report incremental growth in, home loans and auto loans sourcing at applicable locations Activate specialized desks depending upon the catchment to generate fee income Ensure optimal cash holdings at branch so as to reduce idle cash lying at branch Increase in third party product penetration to enhance fee income opportunity</p>	
	Principal Accountabilities – Brand Administration :
<p>Adhere to standardized Brand guidelines – inside the branch and outside the branch Branch upkeep and maintenance – spic & span Availability of necessary infrastructure in branch</p>	
	Major Activities – Brand Administration :
<p>Monitor external appearance of the branch – fascia, directional signage, entrance, parking area Review in Branch Look & Feel – lobby area, merchandising calendar for posters, seating arrangement etc on a daily basis Proper ATM upkeep, notice board and posters Ensure proper functioning of all branch equipments – PC, Printers, Xerox Machines, scanners, AC, DQM, CDM etc All employees to be dressed well. Ensure adherence guidelines at all workstations, storage area and common area</p>	
	Principal Accountabilities – Capability Building & Manpower Management :
<p>Team Building Training and Development Manpower Planning</p>	
	Major Activities – Capability Building & Manpower Management :

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	<p>Mentor / ensure mentoring of new joiners for first three months. Job rotation for all employees once in six months Briefing all employees on their role and expectations from them Give structured feedback to employees on a regular basis Conducting Saturday Workshops and in house training programs Certification of employees on AMFI, IRDA and mandated E-Test and E-Learning by all employees in branch</p>
	Other Responsibilities
	<p>Implement centrally-originated projects on customer service, automation, processes and compliance in the branch Monitor specialized desks at branches Follow up on legal cases pertaining to branch Business continuity planning for the branch Contribute to employee morale and plug employee turnover</p>

Performance Indicator	Measure
Retail P&L	
Net interest Income	Percentage achievement against target
Fee Income	Percentage achievement against the target. We may need to include cross-sell somewhere
GL Size of branches	
Current Accounts	Number of account incremental growth in balance Average balance of account (Quality of account)
Savings Accounts	Number of account incremental growth in balance Average balance of account (Quality of account) what about salary accounts.
Term Deposits	Retail penetration of deposits source incremental growth in deposits
Asset Targets (Specific to region being handled)	
Home Loans	% disbursement achievement against target. Please include loans against collateral

Auto Loans	% disbursement achievement against target
Personal Loans	% disbursement achievement against target
Overall Branch Health	
Customer Service	Branch customer service scores
Compliance	IAD Audit Scores and fraud prevention scores

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