

JOB DESCRIPTION : Branch - Operations

Job Title: Branch – Operations	Reports to: (Title) Branch Head	Function/ Department: Operations
--	---	--

A. Key Purpose & Outcomes of the Job (Position Summary)

Purpose:

As a key member of the 'Branch Operations Team', this position is responsible for ensuring the smooth functioning of Operations in all branches while ensuring strict compliance with all internal processes and statutory guidelines and maintaining the required TAT timelines by addressing daily operational challenges and facilitating effective communication between branches and various departments.

Key Outcomes:

1. Timely resolution of branch-related operational issues, ensuring seamless customer experience.
2. Effective dissemination of RBI circulars and updates to branches, ensuring regulatory compliance.
3. Streamlined coordination for branch advertisements, adhering to bank policies and enhancing customer engagement.
4. Centralized management of customer communications related to Bank/ RBI policy ensuring consistent and informative messaging.
5. Efficient collation of MIS data, for onward submission to the top executives and regulatory authorities.
6. Ensuring efficient systems and processes and driving improvements and upgradations
7. Achieve individual and Branch sales goals through new business sales, referrals and retention of account relationship.
8. Market and cross-sell banking products (Insurance, Mutual Funds, etc.)

Key Functions & Responsibilities

1. Management Information System (MIS)

- Gather comprehensive data related to business generated by branches, ensuring accuracy and completeness in reporting. Capturing the data from branches on all aspects of branch transactions
- Coordinate with branches to ensure prompt and accurate submission of required data, fostering an environment of data-driven decision-making.
- Engage with HOD's to understand data requirements, ensuring accurate and relevant reporting.
- Continuously monitor data quality, identifying and addressing any discrepancies or inaccuracies in a timely manner.
- Collaborate with IT teams to explore opportunities for process automation, improving data collection methods and reporting efficiency.

2. Customer Complaint Resolution, Centralised Communication, Sanction for advertisements for branch clients

- Ensure that customer complaints related to bank services are addressed and resolved promptly and effectively.
- Manage the centralized process of sending out mailers, SMS, and other communications to customers, ensuring consistent messaging and compliance with bank/RBI policies.
- Use communication channels to engage customers, create awareness, and provide updates on important matters on Bank/ RBI policy.
- Review and sanction advertisement requests from branches, evaluating potential benefits for the bank and alignment with policies,

3. Day-to-Day Operations Support and Documentation

- Act as a key point of contact for branches' day-to-day operational issues, providing support and guidance as needed.
- Ensure that trouble shooting for operational bottlenecks is processed as per the TAT.
- Keep branches informed about changes in policies, procedures, and regulatory requirements, promoting compliance and consistency
- Stay updated with RBI circulars and regulations affecting bank operations and disseminate relevant information to branches.
- Maintaining a master file for all systems, processes, forms, and templates while ensuring regular updates in accordance with evolving regulatory guidelines.
- Assist branches in responding to customer needs, providing required forms and guidance on processes for various transactions.
- Oversee the requirements of franking services offered by branches, ensuring proper coordination and compliance with relevant regulations.
- Coordinate with branches to provide guidance on the proper procedures and requirements for offering franking services.

B. Key Skills/ Competencies Required for the job.

- Knowledge of banking operations and regulatory guidelines.
- Problem-Solving: Proficiency in identifying operational issues, analyzing root causes, and developing solutions to enhance process efficiency.
- Time Management: Efficient time management to prioritize tasks, meet operational deadlines, and ensure the smooth flow of daily operations
- Effective communication skills

C. Qualification /Experience Required for the job

- Bachelor's degree.
- Minimum of 2 years of experience in banking operations, customer service, Branch head or related roles.
- Familiarity with RBI guidelines and banking software systems a must

Age: Below 48 years

Designation and Compensation:

Designation and Compensation will be commensurate with qualifications & relevant experience.

Any of the above criteria may be relaxed in the case of deserving candidates, at the sole discretion of the Bank's Management.

Interested candidates are requested to e-mail their latest resume at **career@citizencreditbank**. with subject – Application for Branch Operations.