

**Job Title : Branch Manager**

**OVERALL PURPOSE:**

- ◆ Responsible for the effective and efficient management of the operations and administration of the Branch.
- ◆ Plan, organize, direct and control the operations and administration of the branch with discretion necessary to fulfill the Bank's goals, policies, guidelines and instructions set by Head Office.
- ◆ Ensure a high level of staff competency, staff discipline, professionalism and harmony in the Branch.

**RESPONSIBILITIES:**

- ◆ Plan, organize, direct and control the operations and administration of the branch with discretion necessary to fulfil the Bank's goals, policies, guidelines and instructions set by Head Office and the National Bank of Cambodia.
- ◆ Execute signing authority and authority to act on behalf of the Bank in accordance with operational instruction, authorized signature book of the Bank issued by Head Office from time to time.
- ◆ Exercise discretionary powers to approve loans, excesses, changes in pricing and terms, continuance of credit facilities and execution of security documentation of credit facilities in accordance with the discretionary powers granted by Head Office from time to time.
- ◆ Commit to expenditure within the limits of the budget, approved allocation and in accordance with the discretionary powers of the Manager for expenditure items issued by Head Office from time to time.
- ◆ Recruit staffs for approved vacancies in accordance with the guidelines issued by Head Office.
- ◆ Approve leave for staff and officers within their respective leave entitlements, ensuring the smooth running of the operations area.
- ◆ Enforce the discipline necessary for efficiency, staff morale and promotion of the good image of the Bank.

**RELATIONSHIP**

- ◆ Maintain good relationship with customers by displaying professionalism and on a strictly customer/banker relationship and not be placed in positions where own interests could conflict with those of the Bank or any of the Bank's customers.
- ◆ Maintain good rapport with all staff through regular meetings and group discussions to ensure effectiveness and efficiency of operations and administration, as well as good staff relations.
- ◆ Communicate and maintain close liaison with the General Manager, Heads of Departments at Head Office and all staff of branch regarding policies, guidelines, procedures and instructions relating to operations, control, performance, staff management and general administration of the operations section.
- ◆ Keep abreast with government economic, monetary and fiscal policies, local and world trends, relevant laws and rules and regulations of the National Bank of Cambodia, Statutory Authorities, Head Office instructions and guidelines.

## **STANDARDS OF PERFORMANCE**

- ◆ Achieve the Branch's business and financial targets, and organizational goals and objectives set by Head Office.
- ◆ Comply with risk management policies, control procedures and any other check and balance instructions in accordance with Head Office policies, guidelines and directives.
- ◆ Comply with operational and administrative policies, procedures, guidelines and instructions set by Head Office.
- ◆ Ensure the effectiveness and efficiency in managing the service delivery of the branch through maintenance of the service standards, ensuring excellent customer service and no disruption of service in accordance with Head Office directives.
- ◆ Put efforts in marketing and promoting the good image of the Bank.
- ◆ Effectively utilize staffs and other resources in the accomplishment of the goals and objectives set out for the branch.
- ◆ Ensure the high level of staff competency, good staff discipline, good staff relations and industrial harmony in the branch and Head Office.

## **OPERATIVE DUTIES**

- ◆ Assume full responsibility for meeting the branch's business targets and for the efficient and effective management of the branch.
- ◆ Draw up plans and objectives and marketing strategies for performance of the Branch within the allocated budget to achieve the target for profits and growth of the branch.
- ◆ Initiate action plans and seek out customers for loans, deposits and other services of the Bank.
- ◆ Attend to discussions and enquiries from customers and prospective customers of the Bank in matters relating to the Bank's business and services and by personally entertaining valued customers and potential big clients.
- ◆ Promote the good image of the Bank and the products and services of the Bank.
- ◆ Authorize submission of processed loan applications for approval.
- ◆ Ensure that credit reviews are conducted and that credit facilities granted to customers are operated within policies and guidelines.
- ◆ Follow-up on delinquent loans.
- ◆ Ensure systematic periodical and surprise checks are conducted on the various banking operations and services to ensure compliance with signing authority, policies, guidelines and service standards.
- ◆ Approve the plan for branch self-compliance and review findings with the purpose of resolving issues.
- ◆ Check, authorize and ensure prompt submission of specified periodical reports and returns required by the Head Office, National Bank of Cambodia and statutory bodies.
- ◆ Ensure proper physical security control of the branch.
- ◆ Ensure proper maintenance of office premises, furniture and fittings, machines and computer equipment.
- ◆ Approve recommendation for stationery and computer requests.
- ◆ Authorize users and user's profile in Smart-bank.
- ◆ Obtain information through survey from customers and staff and update information on other Bank's products/services.



- ◆ Attend to inquiries from Head Office and discussions with auditors.
- ◆ Attend to training, seminars and product-launch briefings.
- ◆ Communicate decisions, branch progress, new or revised policies, procedures, guidelines and instruction issued from time to time.
- ◆ Liaise directly with the General Manager and Heads of Departments in Head Office to resolve problems and difficulties encountered on customer service, requests and complaints.
- ◆ Handle complaints, cash shortages and fraud and other breach of trust.
- ◆ Improve and provide recommendation on the system, workflow and procedures, giving priority to fast customer service and credit risks management.
- ◆ Provide recommendations and feedback to further enhance our competitiveness and improve our customer service.
- ◆ Review regularly the performance of all departments with respect to business performance, risk management, customer service, resource requirement and staff competency to ensure it is in line with plans and objectives of the branch.
- ◆ Perform any other duties as assigned by Management from time to time.

#### **STAFF MANAGEMENT FUNCTIONS**

- ◆ Review, plan and provide organization structure of the respective departments, ensuring proper delegation of authority, coordination of work and optimum utilization of staff of the branch.
- ◆ Communicate clearly the guidelines, procedures and standards of performance for the staff of the branch to ensure group satisfaction and stimulate staff achievements.
- ◆ Initiate regular meetings with the Heads, officers and staff to ensure improvement of efficiency and effectiveness of operations and maintenance of good management-staff relations.
- ◆ Handle staff grievances.
- ◆ Identify training needs and recommend staff for training or provide individual plans for learning.
- ◆ Fairly and regularly evaluate reports on performance of staff to Head Office and communicate to the staff the result of their performance.
- ◆ Regularly plan, organize and review staffing requirements to ensure that there is no disruption of service at all times.
- ◆ Recommend for promotion, increment, awards or disciplinary action, where appropriate, based on performance and behavior of staff.
- ◆ Coach and reprimand staff, where necessary, and liaise with the Human Resource and Training Department on staffing matters.
- ◆ Keep the General Manager and Head of Human Resource and Training updated and informed of any suggestions for improvement, resource requirements, grievances and the need for training and other staffing problems encountered.
- ◆ Take reasonable steps to ensure good staff discipline, good staff relations and industrial harmony in the branch.
- ◆ Perform other jobs assigned by the top management.

#### **QUALIFICATIONS REQUIREMENTS:**

- ◆ Bachelor's or Master's Degree in business administration or related field
- ◆ At least 7 years of working experience in Banking with at least 3 years in a managerial capacity



- ◆ Preferably managers with strong all-around experience in operations as well as in credit operations
- ◆ Strong command of written and verbal English
- ◆ Verbal and/or written Chinese Mandarin is an advantage.
- ◆ Matured, outgoing and with ability to drive performance
- ◆ People-orientated and has the ability to interact with people of all levels
- ◆ Able to work on flexible working schedule on weekend and public holidays

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