

Job Title : Branch Manager

OVERALL PURPOSE:

- Responsible for achieving and delivering the Branch's business and sales target assigned by Head Office.
- Proactively plan, execute and implement sales activities and monitor sales performance daily/weekly/monthly/quarterly to ensure business targets are consistently met and exceeded.
- Supervise daily branch operations, ensuring service measurements targets are met and continuously up-lift customer experience.
- Ensure that all departments are in strict compliance with risk management policies, control procedures, and any other check and balance instructions following the bank's standard operating procedures and policies.
- Develop the branch team, ensuring high staff competency, good staff discipline, good staff relations and team work in the branch.

RESPONSIBILITIES:

Delivering Business Targets

- Drive the performance of individuals and branch targets in alignment with the bank sales and service strategies and ensure the delivery of targets through daily/weekly/monthly sales management discipline and review.
- Execute sales and marketing activities and action plans aligned with assigned business targets.
- Activate the entire branch, motivate and engage every staff to support the branch sales performance either through:
 - · direct participation of branch sales and marketing activities
 - · generate and provide leads for the sales team.
 - up-sell and cross-sell products and services to branch customers.

Managing Customer Experience & Branch Services

- Continuously engage with customers to understand and fulfil the customer needs and maintain the quality of the Bank's relationship with customers.
- Maintain good relationship with customers through professional customer/banker relationships and avoid situations where own interests could conflict with those of the Bank's or any of the Bank's customers.
- Provide input and escalate customers' insights to help improve product and services and enhance marketing programs that will improve customer experience.
- Attend to service issues and enquiries from customers and prospective customers of the Bank in matters relating to the Bank's business.



- To achieve service performance targets and focus on resolving customer issues and challenges.
- Improve and provide recommendation on the system, workflow and procedures, prioritizing fast customer service and credit risks management.

Monitoring and managing branch's compliance and operational risk

- Comply with risk management policies, control procedures, and other check and balance instructions per the bank's standard operating guidelines and policies.
- ♦ To implement tight follow-up discipline on operational lapses and ensure practical close-loop learning from operating errors. Maintain a zero tolerance culture towards operational lapses and internal fraud.
- 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.
- 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 following Head Office directives, and implementing
- Ensure systematic periodic and surprise checks are conducted on the various banking operations and services to ensure compliance with signing authority, policies, guidelines, and service standards.
- Communicate and maintain close liaison with the Heads of Departments at Head Office and all branch staff regarding policies, guidelines, procedures and instructions relating to operations, control, performance, staff management and general administration of the operations section.

Authority

- Planned, organized, directed, and controlled the operations and administration of the branch with the discretion necessary to fulfil the Bank's goals, policies, guidelines, and instructions set by the Head Office and the National Bank of Cambodia.
- Execute signing authority and authority to act on behalf of the Bank following operational instruction, authorized signature book of the Bank issued by Head Office occasionally.
- Exercise discretionary powers to provide recommendation for loans assessment, in pricing and terms, the continuance of credit facilities, and execution of security documentation of credit facilities Improve and provide recommendation on the system, workflow and procedures, prioritizing fast customer service and credit risks management.
- following the discretionary powers granted by Head Office from time to time.
- Commit to expenditure within the limits of the budget, approved allocation, and following the discretionary powers of the Manager for expenditure items issued by the Head Office.
- Enforce the discipline necessary for efficiency, staff morale, and promotion of the excellent image of the Bank.



Staff Management Functions

- Develop bonding and team work through regular meetings and staff engagement sessions to ensure effectiveness and efficiency of operations, administration and group synergy.
- Communicate guidelines, procedures, and performance appraisal process. Conduct performance appraisals and communicate final staff performance results and lead the team to achieve break- through performance.
- Ensure high staff competency through coaching, mentoring and access to timely knowledge and skills training. Effectively leverage on staff talents, skills and other resources to accomplish the goals and objectives set out for the branch.
- Regularly plan, organize and review staffing requirements to ensure adequate sales, service and operations capacity.

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

Contact Info:

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