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| **Position / Job Title** | **Branch Manager (OG-I)** |
| **Reporting to**  | Regional Head |
| **Educational /****Professional Qualification** | * Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC
* Candidates having a Master’s degree / Islamic Banking certification / degree or diploma will be preferred
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| **Experience** | * Minimum 04 years of experience in branch banking, out of which 02 years of experience as Branch Manager, preferably in Islamic Banking
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| **Other Skills / Expertise / Knowledge Required**  | * Sound knowledge of branch banking operations and Islamic Banking products
* Sound knowledge of compliance regulations regarding AML / CFT and SBP Prudential Regulations (PRs) etc.
* Good business acumen and expertise of dealing audit issues
* Goal-oriented, result-driven, ability to prioritize and accomplish tasks
* Excellent analytical skills
* Good leadership and branch management skills
* Outstanding customer services skills
* Excellent written and verbal communication with good interpersonal skills
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| **Outline of Main Duties / Responsibilities** | * To undertake responsibility for the overall management of branch affairs, including branch supervision, development of business, achievement of targets / KPIs through marketing and promotion of Islamic Banking products
* To meet with Existing-to-Bank (ETB) and New-to-Bank (NTB) customers for marketing of deposits, finances, retail banking products, biometric access control for network and e-commerce applications, BANCA, asset management, remittances, and FBR / Government businesses
* To execute and deliver the branch’s annual business plan / target and prepare periodic reports on its overall performance to ensure that the activities performed by the branch are aligned with the plans and strategies of regions / group
* To meet or exceed monthly / quarterly / annual targets as assigned by the Business
* To cascade branch targets to branch staff members (sales and customer services) and regularly track and review performance and productivity of the branch team
* To minimize value and number of attrition of the top quartile of the customers of the Branch
* To monitor and process cross-selling of liability and asset products at branch level
* To devise strategies in order to counter competition and maximize market share
* To be responsible for eliminating fraud and forgery by keeping stringent, proactive and effective internal control mechanism along with Branch Operations Manager
* To provide support in campaign of new product launches and sales initiative
* To ensure compliance of banking laws, regulations, Bank's instructions and SOPs, including Shariah Compliance
* To monitor and periodically review the credit portfolio of the branch (where applicable)
* To ascertain the training and development needs of staff and nominate them in appropriate courses in order to close skill gaps
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|  | * To maintain highest standards of customer services at all times to ensure zero complains and handling of customers within Turnaround Time (TAT)
* To ensure upkeep of Branch premises as per Bank standards
* To ensure fair treatment to customers and take necessary measures to educate customers about financial products and address their concerns, queries, and complaints
* To review branch audit & performance reports and ensure all audit requirements and observations are addressed (both internal and external) and implement measures to minimize and curtail recurrence along with Branch Operations Manager
* To maintain all files / documentations and ensure comprehensive records maintenance related to branch business
* To ensure all processes are completed within the specified TAT
* To perform any other responsibility as assigned by the competent authority from time to time
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| **Place of Posting** | Bahawalpur, Bhakkar, Chakwal, D.G. Khan, D.I. Khan, Faisalabad, Gilgit, Gujranwala, Haroonabad, Hyderabad, Karachi, Lahore, Muzafarabad, Nawabshah, Nowshera, Peshawar, Quetta, Rawalpindi, Sadiqabad, Sahiwal, Sargodha, Sheikhupura, and Vehari |