**Branch Manager Job description**

**Job brief**

To oversee the running of the branch, being responsible for maximising the branches overall performance including customer service and development of the team achievement.

Other key responsibilities include overdue management, branch expense requisition and settlement, daily branch related bank transaction, inputs data in OMNI, liaisoning with local administrative authorities for legal matter related to branch operation, preparing and sending different reports as per requirement of reporting officer and Head Office. While performing the above responsibilities, the Branch Head must ensure that he/she and team members follow Arohan’s core values, code of conduct and other institutional policies.

**Responsibilities**

* Uphold the company’s mission statement and values
* Ensuring the branch delivers excellent service to all its customers
* Responsible for the achievement of the team’s income target
* Managing the team’s renewals book effectively to ensure retention targets are achieved
* Act as a mentor to support the Team Leaders within the branch
* Ensuring all new business opportunities are maximized through effective leadership and management
* Managing certain administrative tasks e.g. diary, post, credit control and insurer queries
* Monitor quote intake and report daily stats to Branch Director/Director of Branch Development
* Monitor staff performance on a regular basis and proactively drive and motivate staff to improve sales performance
* Training and coaching the team for their continual development through effective 121’s and the performance management framework
* Responsible for the overall running of the branch including managing personnel, working with the Branch Director/Director of Branch Development with recruitment and employee relations
* Ensure the team adhere to regulatory requirements – from call observations to complaints handling and TCF
* Must be able to lead by example; in sales, processes and compliance
* Have an in-depth product knowledge of their field
* Ensuring tasks are completed in a timely and efficient manner
* Making effective business decisions and implement changes for the branch to maximize productivity and efficiency
* Being continually pro-active and innovative to enhance their branch’s performance
* Liaise and build relationships with insurers and customers – both internally and externally
* the Branch Director/Director of Branch Development regularly to ensure consistent sales processes are being followed and adhered to

**Requirements**

* + Tertiary Qualifications business, commercial or finance is desirable Experience (minimum type and level of experience required to perform the role) • Demonstrated experience in roles requiring growth and retention of a customer base.
  + Demonstrated experience in creating a highly motivated and focused team.
  + Demonstrated experience in financial services.
  + Analytical skills – ability to develop solutions and courses of action and recommend solutions by using an information base to identify key issues, compare with other data and determine cause-effect relationships.
  + Attention to detail – accurately checking and processing tasks and showing concern for all aspects of 3 the role.
  + Change Management – ability to recognize, understand and support need for change and anticipate the impact on both the team and self.
  + Commercial Acumen – ability to recognize and implement business strategies to drive profitable growth, customer acquisition, customer experience and sales productivity.
  + Communication Skills – ability to convey and explain information, coherently and confidently both oral and written.
  + Credit skills – understanding and application of risk analysis, cash flow analysis, portfolio management, evaluation and analysis of profit projections, property valuation, credit mediation, security requirements and credit checking
  + Decisiveness – ability to make effective decisions in a timely manner.
  + Financial skills – understanding and application of pricing, margin, expense management, and profitability principles.
  + Negotiation skills – exploring opportunities with a view to mutual benefit and acceptance.
  + Planning and organizing skills – establishing a process to complete goals (either personal or for others) and allocating appropriate resources to achieve such goals.
  + Problem solving – ability to seek out information and break down problems and situations into simple lists of components, options or alternatives.
  + Rapport Building – use interpersonal style to establish and develop relationships.
  + Social skills – using appropriate behavioral styles to develop relationships and influence others Knowledge (factual or procedural information needed to perform in the role)
  + Demonstrated understanding of the business, market and external environment.
  + Demonstrated understanding of Personal Banking, General Insurance and Life products and processes.
  + Understanding of banking and financial industry principles and regulations.
  + Sound understanding and knowledge of Financial Services Legislation requirements.