

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - HEAD OF BRANCH MANAGEMENT		
<b>Sector</b>	Financial Services	
<b>Track</b>	Sales, After Sales, Distribution and Relationship Management	
<b>Occupation</b>	Branch Manager	
<b>Job Role</b>	<b>Head of Branch Management</b>	
<b>Job Role Description</b>	<p>The Head of Branch Management manages a group or cluster of bank branches. He/She is accountable for the growth of customers and revenue for the portfolio of bank branches assigned, as well as the overall effectiveness of the branch network. He is responsible for leading teams in his assigned cluster of branches to drive business performance through acquisition, coaching, business development and retention of customer relationships. He is also responsible for managing the sales culture through all levels in assigned branches to meet and/or exceed established sales and revenue goals.</p> <p>The Head of Branch Management displays strong managerial skills and possesses strong decision making, communication and leadership skills. He is highly organised, and is skilled in project management and business planning to ensure the smooth running of operations within branches.</p>	
<b>Critical Work Functions and Key Tasks / Performance Expectations</b>	<b>Critical Work Functions</b>	<b>Key Tasks</b>
	Advise customers on products and services	Establish Standard Operating Procedures (SOPs) for handling customer requests and enquiries
		Establish and communicate service delivery standards to bank branch staff
		Drive achievement of key objectives, financial and other performance measures for department
		Develop strategies to drive growth including setting targets and driving cross-selling efforts
		Foster a customer-centric ethos within branch operations
		Lead analysis of customer insights and customer segmentation findings to develop and enhance customer experience at branches
	Facilitate over-the-counter banking transactions	Conduct regular review of over-the-counter banking transactions and customer service standards handling for quality assurance
		Ensure robustness of procedures and supporting systems to enable accurate and complete transaction reporting across branch systems
		Craft strategies for converting customers to self-service and automated banking channels
		Ensure procedures and processes for banking transactions are refined to reflect and comply with changing regulatory requirements
		Identify scope of operational transactions to be facilitated by branch staff
		Determine implementation plans for strategies to identify and address potential fraud scenarios within transactions
	Engage internal stakeholders	Recruit and conduct induction programmes for new branch staff
		Lead delivery of training programmes on product knowledge and building customer relationships
		Establish business plans to achieve financial objectives and branch Key Performance Indicators (KPIs)
		Collaborate with internal stakeholders to craft and deliver optimal bank branch customer experiences based on defined customer journey strategies
		Ensure adequate training and upskilling is provided for all branch staff to enable appropriate service delivery standards
	Achieve financial targets	Champion and drive branch sales and service initiatives to increase the organisation's market share
		Analyse the portfolio of the various branches to ensure revenue target is achieved
Identify opportunities to build and grow profitable relationships by understanding customer base		
Originate initiatives to generate income, contain costs and mitigate and/or reduce operational losses		
Determine marketing plans for products and services within branches to priority customers to enable revenue and business growth		
Drive product performance improvement strategies in alignment with overall business strategies		
Oversee branch administrative duties	Establish SOPs for all transaction processing, administrative duties and/or operational activities	
	Ensure department is compliant with documentation policies and procedures	
	Conduct regular quality assurance and reviews to ensure accuracy and efficiency of administration and document processing activities	

	Investigate and address issues of non-compliance within branches			
	Oversee implementation of financial crime prevention and fraud risk management activities at branch operational level			
<b>Skills and Competencies</b>	<b>Technical Skills and Competencies</b>		<b>Generic Skills and Competencies (Top 5)</b>	
	Account Management	Level 5	Leadership	Advanced
	Budgeting	Level 5	Service Orientation	Advanced
	Business Performance Management	Level 5	Developing People	Advanced
	Business Planning	Level 5	Teamwork	Advanced
	Business Risk Assessment	Level 4	Resource Management	Advanced
	Compliance Mindset Development	Level 4		
	Continuous Improvement Management	Level 5		
	Customer Experience Management	Level 5		
	Customer Relationship Management	Level 5		
	Ethical Culture	Level 5		
	Fraud Risk Management	Level 5		
	Learning and Development	Level 5		
	Market Profiling	Level 4		
	People Performance Management	Level 5		
	Personal Finance Advisory	Level 5		
	Product Advisory	Level 5		
	Product Performance Management	Level 4		
	Sales Target Management	Level 4		
	Service Challenges	Level 5		
Stakeholder Management	Level 5			
Standard Operating Procedures Development	Level 4			
Strategy Planning	Level 5			
<b>Programme Listing</b>	For a list of Training Programmes available for the Financial Services sector, please visit: <a href="http://www.skillsfuture.sg/skills-framework/financial-services">www.skillsfuture.sg/skills-framework/financial-services</a>			

The information contained in this document serves as a guide.