

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES  
SKILLS MAP - BRANCH MANAGER**

<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>Branch Manager</b>	
<b>Job Role Description</b>	The Branch Manager is responsible for ensuring the achievement of the branch's financial targets. He/She is responsible for all functions of the branch under his care, such as hiring employees, implementing service initiatives, overseeing the approval of loans and lines of credit, marketing, and assisting with customer relations. He effectively manages team members within his branch, including developing and motivating them to perform and achieve sales targets.	
	The Branch Manager may occasionally be required to work weekends and after hours. He has good organisational skills, is diligent and possesses strong people management capabilities. He is customer focused, has keen problem solving abilities and is able to manage internal and external stakeholders from a variety of backgrounds.	
<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	Handle complex enquiries from customers
		Monitor service delivery standards
		Ensure key objectives, financial and other performance measures are met by the branch
		Execute strategies for cross-selling of products and services based on understanding of the range of products and customer analysis
		Practice and role-model customer service orientation when delivering service to customers in the branch
		Analyse customer insights and customer segmentation factors to continually enhance the customer experience
	Facilitate over-the-counter banking transactions	Train branch staff on over-the-counter banking transaction handling processes and customer service standards
		Review records of transactions to ensure adherence to guidelines and completeness
		Provide and actively share resources for customers to access self-service and automated banking channel services
		Communicate new and/or changing regulatory requirements for over-the-counter banking transaction processes and teller conduct to branch staff
		Identify value-add operational transactions for customers
		Identify and review suspicious transactions for fraud and/or financial crime-links based on Standard Operating Procedures (SOPs)
	Engage internal stakeholders	Recruit and conduct induction programmes for branch staff to ensure readiness to perform
		Train branch staff on product knowledge and building customer relationships
		Implement defined bank branch customer experience plans to ensure customer journey meets quality standards
		Deliver defined training and upskilling activities to branch staff to enable appropriate service delivery standards
	Achieve financial targets	Market products and services to priority customers to enable growth
		Implement branch sales and service initiatives to increase the organisation's market share
		Develop branch-specific revenue generation plans through tailored sales and marketing activities
		Implement initiatives to generate income, contain costs and mitigate or reduce operational losses
		Identify opportunities to build and grow profitable relationships through understanding of customer base
		Monitor products' performance in terms of market share and revenue targets
		Analyse branch staff portfolios to ensure revenue targets are achieved
Perform administrative duties	Enforce SOPs for all transaction processing, administrative duties and/or operational activities	
	Perform checks on submitted documents to ensure completeness and compliance to requirements	
	Ensure timely processing of customer applications and/or other administrative activities	

	Ensure all banking activities are completed in accordance to internal and external regulatory requirements			
	Implement financial crime prevention and fraud risk management activities at the branch operational level to identify and mitigate potential risks			
<b>Skills and Competencies</b>	<b>Technical Skills and Competencies</b>		<b>Generic Skills and Competencies (Top 5)</b>	
	Account Management	Level 4	Interpersonal Skills	Intermediate
	Budgeting	Level 4	Service Orientation	Intermediate
	Business Performance Management	Level 4	Communication	Intermediate
	Business Planning	Level 4	Problem Solving	Intermediate
	Business Risk Assessment	Level 4	Developing People	Intermediate
	Compliance Mindset Development	Level 4		
	Continuous Improvement Management	Level 4		
	Customer Experience Management	Level 4		
	Customer Relationship Management	Level 4		
	Ethical Culture	Level 4		
	Fraud Risk Management	Level 4		
	Learning and Development	Level 4		
	Market Profiling	Level 3		
	People Performance Management	Level 4		
	Personal Finance Advisory	Level 4		
	Product Advisory	Level 4		
	Product Performance Management	Level 3		
	Sales Target Management	Level 3		
	Service Challenges	Level 4		
Stakeholder Management	Level 4			
Standard Operating Procedures Development	Level 3			
Strategy Planning	Level 4			
<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.