

CAREER OPPORTUNITIES

One of the largest and most prestigious commercial banks having a vast nationwide network of branches is looking for dynamic and challenge-oriented professionals with proven record of accomplishments in the area of **Islamic Banking**. The individuals who fulfill the below basic-eligibility criteria may apply for the following positions:

01	Position / Job Title	Branch Manager (OG-I / AVP)
	Reporting to	Regional Head
	Academic / Professional Qualification	<ul style="list-style-type: none"> Minimum Bachelor's degree from HEC recognized University / Institute. Candidates having Master's Degree / Islamic Banking Certification or Diploma would be preferred.
	Experience	<ul style="list-style-type: none"> Minimum 05 years of banking experience, out of which 03 years as Branch Manager / Operations Manager.
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Sound knowledge of branch banking operations and Islamic Banking Products. Sound knowledge of compliance regulations regarding AML / CFT and SBP Prudential Regulations (PRs) etc. Goal oriented, result driven, ability to prioritize and accomplish tasks. Excellent leadership and branch management skills. Outstanding customer services skills. Excellent written and verbal communication skills.
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To undertake responsibility for overall management of branch affairs including development of business, achievement of targets / KPIs through marketing and promotion of Islamic banking products and ensuring Shariah Compliance. To meet with existing to bank (ETB) and new to bank (NTB) customers for marketing of deposits, finance retail-banking products, biometric access control for network and e-commerce applications (BANCA), asset management, remittances and FBR. To ensure provision of smooth and error free services to customers and timely attending their complaints and queries. To execute and deliver branch annual business plan / target and prepare periodic reports on its overall performance in order to ensure that the activities performed by the branch are aligned with the plans and strategy of Region / Group. To monitor and periodically review credit portfolio of the branch (where applicable). To undertake performance evaluation and mentoring of the reporting staff by conducting periodic meetings to achieve business and service targets. To review branch audit & performance reports and liaise with regional office regarding branch affairs. To ensure internal controls and compliance of Bank's SOPs & SBP regulations as well as Shariah Compliance. To minimize value and number attrition of the top quartile of the customers of the Branch. To devise strategies in order to counter competition and maximize market share. To monitor and process cross-selling of liability and asset products at branch level. To provide support of campaign of new product launches and sales initiatives. To ensure all branch processes are being followed as per laid down guidelines. To be responsible for eliminating fraud and forgeries by keeping stringent and proactive internal control mechanism. To monitor and ensure prompt rectification of audit related objections. To ensure smooth branch and system maintenance. To ensure that branch staff works as a cohesive motivated team and manage the administrative affairs of the individuals in the branch. To establish a culture and work environment that attracts, retains, and motivates the highest caliber of skilled professionals. To perform any other assignment as assigned by the supervisor(s) / Regional Head.
	Place of Posting	Larkana Local candidates and domicile holders of the above-named city will be given preference.
02	Position / Job Title	Operations Manager (OG-II / OG-I)
	Reporting to	Branch Manager
	Academic / Professional Qualification	<ul style="list-style-type: none"> Minimum Bachelor's degree from HEC recognized University / Institute. Candidates having Master's Degree / Islamic Banking Certification or Diploma would be preferred.
	Experience	<ul style="list-style-type: none"> Minimum 05 years of banking experience, out of which 03 years in core branch operations.
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Good knowledge of SBP Prudential Regulations (PRs) and Islamic Banking Products. Strong understanding of branch banking operations. Excellent leadership and communication skills. Good business acumen. Good expertise related to process efficiency.

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OZ	Position / Job Title	Operations Manager (OG-II / OG-I)
	Reporting to	Branch Manager
	Academic / Professional Qualification	<ul style="list-style-type: none"> • Minimum Bachelor's degree from HEC recognized University / Institute. • Candidates having Master's Degree / Islamic Banking Certification or Diploma would be preferred.
	Experience	<ul style="list-style-type: none"> • Minimum 05 years of banking experience, out of which 03 years in core branch operations.
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Good knowledge of SBP Prudential Regulations (PRs) and Islamic Banking Products. • Strong understanding of branch banking operations. • Excellent leadership and communication skills. • Good business acumen. • Good expertise related to process efficiency. • Good analytical and customer handling skills. • Excellent computer literacy with proficiency in MIS Office.
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To be responsible for opening and closing of branch operations on predefined timings. • To adhere with Bank's policies and procedures while ensuring security of day-to-day operations by ensuring Shariah Compliance. • To address customer queries / issues and make sure the branch's customer service meets required standards. • To be responsible for overseeing the branch's administrative and operational staff and direct workflow between departments. • To ensure error free and timely execution of inter-branch transaction and reconciliation of branch's general account. • To review and supervise account opening process by ensuring KYC / AML standards. • To ensure preparation of debit / credit vouchers as per daily transactions and proper filling for future reference. • To supervise daily compilation and preparation of the statement of affairs and other periodic reports / statistics for senior management / regulatory authorities. • To assist Branch Manager in development of annual budget for the branch and monitor compliance with the budgetary requirements. • To attend meeting as and when required to ensure smooth operations of the branches as per requirements of Operations Group. • To review and provide comments on observations regarding branch operations highlighted by the auditors in their report. • To rectify Diarized Audit Findings (DAF) and all audit related observations. • To ensure that there are no un-adjusted General Ledgers (GLs), no pending AML alerts, no high-risk KYC cases, no outstanding reconciliation and data cleansing issues in the branch. • To ensure confidentiality and transparency in maintaining customer bank accounts. • To review and authorize requests for cancellation of drafts, misplaced / lost drafts and authorize to stop payment entries in concerned ledgers. • To assure collection of utility bills from customers without any complaints and ensure subsequent fund transfers to hub branch. • To facilitate locker operations to locker holders and ensure proper recording of locker register (where applicable). • To ensure Branch Security Arrangements including but not limited to guarding arrangements, Alarm system and Branch CCTV. • To supervise development of periodic cash requirement to maintain adequate supply of cash in the Branch Vault and oversee daily issuance and receipt of cash balance. • To ensure timely opening / closing of computerized banking systems and running of start/end of the Day processes. Coordinate with the Regional Data Centre in case of any problems arising during the process / day. • To ensure monthly reporting of all the MIS related to branch operations and supervise all data processing activities. • To ensure that Branch ATMs (including offsite ATMs linked with the Branch) are in order, CCTV cameras are functional to cover ATMs area and notice about contact number is placed inside ATM cabin/near ATM area; and ensure "cash feeding, cash balancing, availability of alternate power supply and rolls" in ATMs linked with the Branch. • To ensure Branch gets minimum audit rating as "B" at all times by timely rectification of all highlighted audit observations and plans thereof to avoid repetition of the same. • To perform any other assignment as assigned by the Branch Manager / Regional Head.
	Place of Posting	Larkana Local candidates and domicile holders of the above-named city will be given preference.

Assessment Test / Interview (s)	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or panel interview (s).
Employment Type	The employment will be on contractual basis, for three years which may be renewed on discretion of the Management. Selected candidates will be offered compensation package and other benefits as per Bank's Policy / rules.

Interested candidates may visit the website www.sidathyder.com.pk/careers and apply online within 10 days from the date of publication of this advertisement as per given instructions.

Applications received after due date will not be considered in any case. No TA / DA will be admissible for test / interview.

(We are an equal opportunity employer)
Women, Minorities and Differently-abled Persons are encouraged to apply

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