

Job Description

POSITION DETAILS

Functional Designation	Branch Operations Officer	Department	Operations
Sub Department	Branch Operations	HR Grade	Executive to Deputy Manager
Location	Branch	Reporting Manager	Branch Operation Manager

Job Purpose

The Branch Operations Officer is responsible for overseeing and managing the day-to-day operations of a specific branch within the NBFC. This role involves ensuring smooth operations, team management, and compliance with all relevant regulations.

Principal Accountabilities

Role and Responsibilities

1. Meeting Key Targets: Preparation of Daily Fund Flow Statement reports and control of revenue leakage
2. Ensuring timely banking of cash / cheque on daily basis and timely submission of Fund Flow Statement
3. Location visits to check adherence of process as laid down by the company
4. Money Receipt collection and deposition management – ensuring timely deposition to avoid financial loss
5. Co-ordination with Treasury team for Branch Cash limits
6. Petty cash Statements control and Implementation of petty cash expenses policy - Ensuring checks and controls on petty cash expenses as per policy
7. Monitoring fraud controls and sharing learning with vertical to identify trend in frauds and avoid such frauds to hit the system in future - Ensuring 100% adherence to the process by the team. Timely reporting of frauds / actions taken and report to respective vertical and update the Status in Monthly Branch Accounts MIS.
8. Ensuring regulatory compliance
9. Focus, engage and provide feedback to other verticals on challenges faced in key areas
10. Managing loan disbursement and Customer Walk-in at branch.

Desired Profile

- Bachelor's degree, business, or above.
- Previous experience in branch operations management within the financial services industry 3-8 years.
- Strong knowledge of NBFC regulations and compliance.
- Excellent communication and interpersonal skills.
- Advanced excel skills to support accounts MIS.