



Terms of Reference

Position Title	General Manager
Department	Operations
Division	Retail & Branch Operations Division
Reporting	Chief Executive Officer

The General Manager of the Retail Banking and Branch Operations Division is responsible for overseeing and managing retail credit, retail banking, international banking, customer care, and monitoring & remedial functions. The role involves ensuring financial inclusion, improving customer experience, managing credit risk, and enhancing the overall operational efficiency of the bank's retail banking services.

Key Responsibilities

A. Retail Credit Related Tasks

- Ensure the loan applications are assessed and processed in compliance with the bank's credit policies and regulatory requirements.
- Ensure timely assessments of project proposals submitted by Branch Offices and approve timely fund disbursement.
- Monitor and review the overall performance of branch offices, providing necessary guidance and support.
- Monitor retail loan performance, identify potential risks, and implement proactive measures to reduce defaults and Non-Performing Loans (NPLs).
- Advise branch offices on suitable credit investment options and financial literacy programs.
- Ensure branch offices maintain strong borrower relationships to promote timely repayments.
- Address customer inquiries and concerns related to retail credit products and services.
- Maintain adherence to regulatory and internal credit policies while keeping comprehensive records of retail credit transactions.
- Advise on new retail credit products to align with market needs and promote digital lending options to enhance efficiency.

B. Retail Banking Related Tasks

- Provide a range of deposit products and services to individual customers and small businesses.
- Ensure seamless customer service and efficient transaction processing.
- Develop and implement strategies to increase customer acquisition and retention.
- Assist in developing competitive retail banking products and services tailored to market needs.
- Conduct outreach programs to promote financial inclusion and literacy programs.
- Leverage digital banking solutions to provide alternative banking services.
- Offer personalized banking solutions based on customer needs and preferences.
- Address customer inquiries and complaints promptly to maintain high service quality.



- Strengthen customer engagement through loyalty programs and advisory services.
- Ensure adherence to regulatory requirements, prevent fraud, and maintain high data security standards.

C. International Banking Related Tasks

- Identify and establish relationships with reputable international banks.
- Manage and maintain correspondent banking agreements.
- Ensure compliance with international banking regulations and best practices.
- Adhere to central bank regulations regarding foreign exchange (forex) transactions.
- Provide trade finance solutions, including letters of credit (LCs), bank guarantees, and export-import financing.
- Facilitate seamless transactions for international trade and develop mechanisms for inward and outward remittances.
- Partner with international money transfer agencies to enhance service delivery.
- Monitor and mitigate risks associated with trade finance activities.

D. Customer Care Related Tasks

- Monitor a call center to handle customer inquiries and service requests efficiently.
- Ensure prompt resolution of customer concerns as per the established service manual.
- Develop customer feedback channels such as surveys and reviews to improve overall customer service quality.
- Ensure customer complaint reports are submitted to management and regulatory authorities.

E. Monitoring & Remedial Section

- Ensure loan repayment performance and deposit product rates are correctly applied in the system.
- Maintain cash retention limits and ensure timely cash lifting.
- Oversee currency chest operations as per the RMA guidelines and ensure timely cash insurance.
- Ensure the periodic portfolio reviews and generate reports for management.
- Identify early warning indicators of financial distress among borrowers and depositors.
- Develop and implement action plans for delinquent and non-performing loans.
- Negotiate with distressed borrowers to restructure loan terms when feasible.
- Coordinate with legal and collection teams for loan recovery enforcement.
- Provide recommendations for loan write-offs and provisions where necessary.
- Ensure adherence to risk management policies and regulatory requirements.
- Collaborate with the Credit, Treasury, and Risk Management teams to refine lending and deposit policies.



- Monitor branch offices on loan performance, cash position, and overall Credit-Deposit (CD) ratio.

F. Key Deliverables

- Increase growth in retail lending and deposit portfolios.
- Reduce NPL ratios and improve loan repayment rates.
- Increase customer acquisition and retention rates.
- Manage CASA & CD ratios efficiently.
- Improve Customer Satisfaction Index Score.
- Ensure compliance with regulatory and risk management requirements.
- Ensure successful implementation of digital banking and fintech solutions.
- Efficiency in international banking transactions and trade finance facilitation.
- Timely resolution of customer complaints and service enhancements.