

Baroda Global Shared Services Ltd.

Position	Retail Operations Head
Position Purpose	<ul style="list-style-type: none"> <input type="checkbox"/> The Retail Operations head is responsible for managing the centralized Retail operations seamlessly across Retail Products in both assets and liability side and drive efficiency, improving productivity & turnaround times and delivering quality service to both internal and external customers. <input type="checkbox"/> Must support and guide Back office units and branches on day-to-day operations, Having overview knowledge of Banking Operations in the areas of Liabilities, Assets, Rural Finance, Wealth banking and Account Maintenance <input type="checkbox"/> The role requires a high degree of development and implementation of controls and compliance across the business and working closely with functional business heads to ensure management controls and exposures are managed effectively <input type="checkbox"/> Should be strong in Risk Management and Corporate governance, exposure to Banking, Finance, Operations, Technology, Customer Service, Audit and Consulting <input type="checkbox"/> To handle large teams in diverse geographies and culture, in a high volume transaction processing, customer focused and quality driven environment
Role & Responsibilities	<ul style="list-style-type: none"> • Controls & Supervision <ul style="list-style-type: none"> <input type="checkbox"/> Support business to have healthy Book Growth through faster processing , higher quality of operations and superior and consistent Client experience across geographies <input type="checkbox"/> Being the Single Point of Contact for Head Office, Back Office, functions that require implementation of initiatives across Branches in the Region <input type="checkbox"/> Ensure day-to-day activities within the Ops & IT functions are aligned with Banks strategic goals and objectives and are contributing fully to their achievement <input type="checkbox"/> Ensure effective management of operational risk throughout the Ops functions, working in partnership with other functions to ensure the management of operational risk throughout the end to end business processes <input type="checkbox"/> Through effective controls, governance and quality audits/sampling ensure that risk is identified and appropriate procedures are put in place to mitigate risk/reduce losses to the Bank <input type="checkbox"/> Being the Primary auditor & controller to the extent of reviewing, tracking, monitoring & auditing records in branches, Back Offices through Ops Head <input type="checkbox"/> Ensuring that process controls are adhered to and testing of controls, monitoring and reporting of the key operational risk items pertaining to branches and Back offices. <input type="checkbox"/> Sets and communicates policies, long term plans, 'big picture' concepts and other relevant information so that staff can understand context and manage their performance <input type="checkbox"/> Ensures high staff morale, responsible for following up on the feedback of

surveys,(Voice of Customers) etc.

- **Performance Management, Budgets and Forecasts**

- Ensuring that all expectations that clients & colleagues have from the Ops team is delivered in a timely, accurate & reliable manner
- Work with locations to ensure continuous improvement in operational processes to bring down operational costs
- Ensuring standardized processes for various Operations and identify opportunities for synergies
- To control and oversee all budgeting and forecasting activity in the Operations units as required
- Review monthly performance against budgets on all cost centers and ensure that any excesses are challenged/agreed
- Review & track system for monitoring quality and speed of delivery and take steps to address deficiencies
- Ensuring through monitoring and developing the team in a methodical/sustained manner, that most team members are successful in their job-roles & are groomed/mentored for higher responsibilities
- Responsible for coaching & training of staff about relevant processes, documentation, regulations, etc.
- Responsible for coaching, developing and motivating staff to achieve superior results. Identifying high-potential direct reports and putting a development plan in place to assist them in their growth and develop successors for key positions
- Maintain awareness of strengths/weaknesses of direct reports and provide them with feedback on a regular basis
- Implementation of activities designed to attract, develop and retain a diverse team

- **Projects**

- Ensure new opportunities of process improvement and cost save are identified
- Liaise with locations to ensure that all new initiatives are agreed on and are implemented
- Perform post implementation analysis to ensure proper management of process improvement initiatives and associated cost save are being realized
- Innovative plans to increase productivity through automation and process improvements
- Reduction of operating expenses and increasing straight through processing of transactions
- UAT testing experience of Workflow/LOS/Core Banking
- Supporting implementation of various initiatives such as ISO certification, Quality Circle, Six-Sigma, 5-S, Quality Assurance

Experience and Job specific skills	<ul style="list-style-type: none"> <input type="checkbox"/> Eighteen or more years of experience in managing Retail Liability & Lending Operations, with strong knowledge in KYC, AML and documentation • Essential <ul style="list-style-type: none"> <input type="checkbox"/> Experience of working in a PSB/Private Bank, multi-environment with matrix reporting <input type="checkbox"/> Awareness of cultural differences and varying legal/regulatory environments <input type="checkbox"/> Project Management expertise <input type="checkbox"/> Team working and Relationship building <input type="checkbox"/> Thorough knowledge on Retail Loans, documentation and other related accounting <input type="checkbox"/> Customer centric, to achieve customer satisfaction and audit scores <input type="checkbox"/> Strong analytic skills and ability to rapidly assimilate complex information <input type="checkbox"/> Monitoring of Metrics, Bureau & Regulatory reporting <input type="checkbox"/> Reviewing of Audit Reports and Closure • Technical skills <ul style="list-style-type: none"> <input type="checkbox"/> KYC Documents – Well versed in KYC and AML as per RBI guidelines <input type="checkbox"/> System <ul style="list-style-type: none"> ○ Core Banking (Finacle/ iFlex), MS Excel, Power Point and LOS/LMS (Indus/Finnone) ○ Extensive knowledge of approaches used to measure and manage retail banking, including technology, outsourced service provider, and business resiliency risk • Behavioral Skills <ul style="list-style-type: none"> <input type="checkbox"/> Behavioral <ul style="list-style-type: none"> - Strong written and verbal communication skills, including the ability to explain complex, technical issues and make clear recommendations to stakeholders - Exceptional interpersonal skills – ability to communicate, collaborate, and influence a diverse group of stakeholders - Strong project management skills - Self-motivated and Goal oriented <input type="checkbox"/> Stakeholder Management <ul style="list-style-type: none"> - Relationship Management skills both inside and outside the bank <input type="checkbox"/> Enterprising <ul style="list-style-type: none"> - Self-motivated and Goal oriented
Educational Qualification	Bachelor's degree & Master degree in Business, Finance or Economics with an emphasis on retail banking related discipline required.
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	Ahmedabad The candidate may be deputed to work with the team(s) with the organization/ parent organization/ any subsidiary of the parent organization if and as deemed necessary.
Email to be sent to	joginder.rana@bankofbaroda.com
Website	www.bankofbaroda.com
Contact Person	Mr. Joginder Rana
Contact Number	022-6698 5124
Last Date for application	9 th June, 2017