

Job Title:	Branch Manager	Reports To:	Regional Branch Manager
Unit:	Branch Business	Department:	Retail Banking
Grade:	Band 5	Date:	2021

Job Purpose Statement
<p>To provide powerful branch leadership, team development, excellent customer experience, deliver exceptional branch business growth & profitability.</p> <p>Responsible for the day-to-day running of the branch, keeping high level of bank operations standards and management controls.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
Financial & Business Growth	60%	<ul style="list-style-type: none"> Formulate and implement business strategic initiatives for the branch aimed at increasing new business and share of wallet from existing clients. Closely monitor branch business performance and ensure accurate records of the same are maintained and forwarded to the Regional Branch Manager and respective Business Heads. Managing branch portfolio risks in line with the bank's portfolio appetite. Collaborate and coordinate the development and implementation of sales initiatives with other business functions such as, Asset Finance, Commercial Banking, Direct Sales Team, Bancassurance and Securities to maximize on cross-selling opportunities. Management of borrowing and non-borrowing accounts in the branch to enhance customer loyalty, mitigate against loss and enhance increased business. In conjunction with Regional Branch Manager and Products Development, conduct product review and product development through constant feedback from the market. Harness existing and create new competencies in order to achieve competitive advantage. Continuously conduct market intelligence to identify new markets, customer trends, new government directives and changes in policy by regulators. Prepare own annual strategy for the branch and review geographical strength to enhance deeper understanding branch and market opportunities.
Internal Controls &	10%	<ul style="list-style-type: none"> Ensure all branch controls, processes & procedures are adhered to at all times through the Branch Operations Manager. Business

Risk Management		<p>Continuity Plan (BCP) implementation and disaster recovery co-ordination</p> <ul style="list-style-type: none"> • Ensure that the NCBA bank's Policies are adhered to at all times when handling different products. • Ensure branch performance reports are timely & accurate. • Ensure adherence to all KYC & AML processes with regards to new business and that proper documentation is in place. • Ensure compliance with Operations Risk requirements to avoid losses arising from operational lapses. • Manage cheque referral process to ensure timely feedback. • Ensure all relevant reports are submitted on timely basis. • Ensure all fees and commissions due to the bank are collected. • Responsible for strict cost management in the branch i.e. reviewing all service provider quotations before the work can proceed. In addition, the Branch Manager is expected to conduct regular reviews of the following cost elements: <ul style="list-style-type: none"> • Staff costs • Catering & branch costs • Overtime approvals. • Equipment maintenance. • Stationary consumption/telephones etc. • Sundry losses. • Ensure that the branch achieves a minimum of 'Satisfactory/Acceptable' audit rating through continuous assessment and prompt closure of all audit exceptions sighted.
Customer Experience	10%	<ul style="list-style-type: none"> • Ensure excellent customer experience at all times. • Contribute to the branch business targets through strict TAT observance and high level service delivery standards. • Co-ordinate branch initiatives aimed at gathering feedback from customers on service standards and advise business heads on improvements. • Appraise and promptly address customer issues /complaints escalating as necessary to ensure timely resolution. • Ensure there is a robust departmental internal customer satisfaction rating by ensuring the team lives the NCBA bank Values. • Overall Accountability for in-branch merchandising. Monitor branch premises to ensure high standards of appearance are maintained to project the Bank's image favourably. • Engagement with customers and supporting them in times of personal need aimed at developing a strong bond and loyalty.
Brand, product and business proposition:	10%	<ul style="list-style-type: none"> • Provide clear direction to branch staff on NCBA Bank business objectives, translating and prioritizing into business performance measures at branch level.

		<ul style="list-style-type: none"> • Understand and provide clear direction to the branch based on market analysis of local area consumer trends and competitor offerings. • Ensure that merchandising materials are displayed in accordance with guidelines. • Brief staff on promotional and product launches; provide regular feedback on sales performance. • Establish relationships with key clients or business influencers in the local area, including client entertainment within budget limits set by the business. • Support product specialists and the sales team in marketing of group schemes and other products to local businesses.
Learning, growth & People Management	10%	<ul style="list-style-type: none"> • Build and develop a high performing and motivated team committed to achieving success. Ensure a good working environment for staff to ensure maximum productivity. • Set performance objectives and measures of success for direct reports, providing regular feedback from staff appraisal processes. • Provide leadership to branch staff team by constantly offering training and guidance on the business expectations. • Help in resource planning, setting performance objective and providing regular feedback on branch performance. • Manage performance /disciplinary issues/grievances for staff. • Ensure there is proper succession planning by maintaining an effective leave program and an in-house training schedule for ease of relief due to leave or sickness. • Ensure the set number of learning/training hours are achieved for self and direct reports, through E-learning and Internal training activities.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	5-7
Indirect Reports	4-7

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal <ul style="list-style-type: none"> • All branch staff • Departmental heads • Cross functional heads • Other bank staff (internal customers) 	External <ul style="list-style-type: none"> • Central bank • Kenya bankers Association • Other local banks • Customers • Service Providers

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

- Empowered to make managerial decisions.
- Signing Transactions within the approved limits.
- Credit assessment & approval at branch level.
- Approval of OMNI items.
- Approval of staff leave.
- Business lunch for customers within approved limits.
- Approval on costs within set budgets e.g. staff catering expenses, taxi expenses, facilities maintenance & overtime.
- Approval to spend on customer "recovery" within budgeted limit.
- Discretion on resource allocation within the branch under approved headcount for optimum productivity.

Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

- In charge of Branch Strategic Initiatives.
- Submission of weekly, monthly, quarterly and annual reports.
- Submission of monthly accountability reports.
- Branch leave management.
- Management of class room and E-Learning for self and other branch staff.

Ideal Job Specifications

Academic:

- Bachelor's degree in a business related field – Upper second or GPA 3.0.
- Master's Degree will be an added advantage.

Professional:

- AKIB or CPA (K), CSAPs.
- Proficiency in computer use including MS Office tools and banking systems

Desired work experience:

- Minimum 8 years' working experience in a Banking environment, with sound exposure to Branch Operations, Credit Management and Business development, 4 of which should be at a management role; (2) within a branch operations role and at least two (4) within business development
- Proven track record of consistently exceeding set targets.
- Leadership skills
- Excellent Bank product knowledge

NCBA Bank Core Value Behaviours (Performance Drivers)	
<p>DRIVEN: - We are passionate, make bold decisions and learn from our failures. We seek new challenges and appreciate different views constantly raising the bar. We explore our full potential.</p> <p>OPEN: - Our interactions are candid, honest and transparent. We listen to each other and our clients. We are inclusive and always respect each other.</p> <p>RESPONSIVE: - We are proactive, act quickly and resolutely to deliver results. We put our customer's interests at the heart of all that we do. We keep it simple and seek new ways to improve.</p> <p>TRUSTED: - As a trusted partner we do what is morally right always. We keep our word. We are accountable and believe in each other.</p>	

Ideal Job competencies

Technical Competencies	
Knowledge of Banking and Business Operations	Well round knowledge of all the Bank's operations and processes and excellent knowledge of Bank policies and procedures to consistently achieve required compliance standards or benchmarks.
Risk Management:	Ability to anticipate and mitigate risk by implementing appropriate Risk Management Policies for the Bank
Audit Standards and Legislations:	Good knowledge of International Accounting and Audit Standards, and Legislations
Compliance and Regulatory Framework:	Top notch understanding of the regulatory issues, reporting and operational requirement as provided by CBK, KRA, KIB, etc.
Technology Skills:	Knowledge of computerized banking applications and spreadsheets.
Credit Skills	Good Knowledge of personal and business credit underwriting and portfolio management

Behavioural Competencies	
Communication and Interpersonal Skills	Well-developed oral and report-writing skills, ability to work with, lead and build motivated teams. Effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.
Relationship Management	Managing client relationship so as to ensure excellent customer experience leading to value add to the customer and result increase in the Bank's share of wallet.
Personal Ethics	Must be honest, fair, just but firm with himself, and of high integrity

Behavioural Competencies	
Leadership & Management Skills	Ability to identify, nurture and grow talent for self and others. Capability to mentor and manage changes. Self-empowerment to enable development of open communication, teamwork and trust that are needed to support true performance and customer-service oriented culture.
Negotiation & Selling Skills:	Must be a good negotiator, particularly in changing behaviour and work practices but always Win/Win. Negotiate with customers on product offering to grow customer numbers and product uptake
Results and Achievement Oriented	Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards and those of others he/she leads to optimize employee productivity. Ability to effectively plan and monitor the branch performance using defined system and processes
Human Resources Management Skills:	Leadership Skills, Team Building and ability to train, develop and mentor staff
Conscious of banks reputation	Protect and enhance the Bank's reputation

Application Procedure:

If you meet the above requirements, kindly apply attaching the mandatory documents specified below:

- An updated CV.
- A cover letter indicating your preferred location of placement as per the advertised roles.