

Job Title:	Branch Operations Manager	Reports To:	Branch Manager
Unit:	Branch Business	Department:	Retail Banking
Grade:	Band 4	Date:	2021

Job Purpose Statement
<p>To deputise the branch manager in overall branch leadership, ensuring that proper processes, procedures and controls are adhered to at all times. Support and ensure provision of Excellent Customer Experience.</p> <p>Responsible for the day to day branch operations ensuring timely opening and closing of the branch, service to the customers for all services, keeping high level bank standards.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
Internal Controls, Processes & Procedures	50%	<ul style="list-style-type: none"> • Ensure proper controls, processes & procedures are adhered to at all times as per the laid down NCBA bank policies. Business Continuity Plan (BCP) implementation and disaster recovery co-ordination • Ensure branch is opened & closed as per the approved timelines. Operations staff to be ready to serve customers. • Branch must maintain cleanliness and tidiness as per the NCBA Bank standards. • Ensure that the NCBA bank's Policies are adhered to at all times when handling different products. Ensure adherence to all KYC & AML processes with regards to new business and acceptable TAT is observed at all times. • Ensure all relevant units are coordinated at all times to maintain efficient banking services to customers. • Ensure compliance with Operational, Security, Controls & processes risks requirements to avoid losses & prevent fraud arising from operational lapses, and to protect bank and customers assets. • Ensure that relevant approvals for all transactions are sought at all times as guided by policies. • Ensure that the branch achieves a minimum of 'Satisfactory/Acceptable' audit rating through continuous assessment and prompt closure of all audit exceptions sighted • In conjunction with the BM, you are responsible for strict cost management in the branch i.e. reviewing all service provider quotations before the work can proceed. In addition BOM should conduct regular reviews of the following cost elements: <ul style="list-style-type: none"> ○ Overtime approvals. ○ Equipment maintenance. ○ Stationary consumption/telephones etc.

		<ul style="list-style-type: none"> ○ Sundry losses. ○ Staff costs. ● Ensure all relevant reports are submitted on timely basis. ● Ensure you and your team remain alert to the risk of money laundering and assist in the Bank's efforts in combating it by adhering to the key principles in relation to: "identifying your customer, knowing your customer, reporting suspicions, safeguarding records and not disclosing suspicions to customers"
Financial/New Business	20%	<ul style="list-style-type: none"> ● Together with the BM, create ownership of the branch strategy and targets. Agree branch business plans/strategies and business goals for the branch aligned to the banks overall growth strategy. ● Ensure new business is properly booked and all income due to the Bank in terms of charges, commissions, and fees are collected as per the ruling tariff. ● Ensure branch performance reports are timely & accurate. ● Meet the set targets on new opened accounts and average funding balances. ● Lead the branch operations team in supporting the branch to achieve its customer retention objectives, acquisition and growth goals. Support will include: achieving personal sales goals for all products as outlined in the targets as well as participating and leading branch sales promotions. ● Active management of the non RM managed accounts.
Customer Experience	20%	<ul style="list-style-type: none"> ● Ensure excellent customer experience is maintained at all times. Ensure set TAT is achieved at all times. ● In conjunction with the BM, 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 set TAT on response to customer queries on phone or by letters is strictly adhered to. ● 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 NCBA Bank's image favourably. ● Continuous engagement with customers and supporting them in times of personal need aimed at developing a strong bond and loyalty. ● Monitor the counter service to ensure minimal or no queue by having a work plan for both peak and off peak periods. ● Ensure customers are well informed of NCBA Banks products by equipping the notice board in the banking hall with relevant and up to date information as well robust cross sell activities in the branch.

		<ul style="list-style-type: none"> • Provide high level of service to the internal customer based on accuracy, responsiveness and turnaround time. • Provide leadership around customer experience.
Learning, growth & People Management	10%	<ul style="list-style-type: none"> • In conjunction with the BM, build and develop a high performing and motivated staff team in the branch by creating a sense of team work, a good working environment and regular duty rotations to ensure maximum productivity. • Provide leadership by constantly offering training and guidance on the operations expectations. Adequate coaching and mentoring of branch staff • Effectively manage, mobilise and coordinate branch resources to achieve the common goals. • Help in resource planning, setting performance objectives and measures of success for direct reports, providing regular feedback from staff appraisal processes. • Ensure that staff abide by the NCBA Bank Values at all times. • Ensure the set number of learning/training hours are achieved for self and direct reports, through E-learning and Internal training activities. • Manage performance /disciplinary issues/grievances for operations staff. • Willing to perform any other reasonable and lawful duties assigned by management

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	2-5
Indirect Reports	5-12

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 • All other Departments • Other bank staff (internal customers) 	External <ul style="list-style-type: none"> • Central bank • Kenya bankers Association • Other local banks • Customers (External) • Service Providers

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
<ul style="list-style-type: none"> • Payment and receiving of transactions up to authorized limits. • Discretion on Rotation of branch staff within the various roles. • Approval of OMNI items. • Approval of staff leave. • Approval on costs within set budgets e.g. staff catering expenses, taxi expenses, facilities maintenance & overtime.

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

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

- Submission of reports as per laid down policies and procedures, weekly, monthly, quarterly and annually.
- Review and testing of offsite bank keys
- Ensure that snap checks are undertaken strictly as per the laid down bank procedures. (Daily, Weekly, Monthly, Quarterly and annually.
- Rotation of branch keys every six months and annually.

Ideal Job Specifications

Academic:

- A University degree (Holders of a Business related degree will have added advantage)
- Master's Degree will be an added advantage

Professional:

- Professional Banking Qualification (AKIB) or Accounting qualifications will have added advantage.

Desired work experience:

- Minimum 6 years' proven working experience in a Banking environment, with sound exposure to Branch Operations & Processes, 3 of which should be at a management level; 2 within a branch operations role and at least two 2 within customer service role.
- Good understanding of the bank's systems (T24, Omniflow & NOBS)
- Proven track record of consistently meeting customer expectations and exceeding set targets.
- Excellent Bank product knowledge
- Versatility, flexibility, passion and commitment to quality Customer experience/Service delivery.

NCBA Bank Core Value Behaviours (Performance Drivers)

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**.

OPEN: - Our interactions are **candid, honest and transparent**. We listen to each other and our clients. We are inclusive and always **respect each other**.

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**.

TRUSTED: - As a trusted partner we do what is **morally right** always. We **keep our word**. We are **accountable** and **believe in each other**.

Ideal Job competencies

Technical Competencies	
Risk Management	Ability to anticipate and mitigate risk by developing appropriate Risk Management Policies for the Bank
Audit Standards and Legislations	Excellent 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
Conceptual and Analytical Skills	Ability to quickly grasp and understand systems and keen to detail
Technology Skills	Knowledge of computerized Internal Audit Techniques, Computerized accounting and financial systems, banking applications and spreadsheets.

Behavioural Competencies	
Results and Achievement Oriented	Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards and those of others he leads.
Personal Ethics	Must be honest, fair, just but firm with self, and of high integrity
Negotiation Skills	Must be a good negotiator, particularly in changing behaviour and work practices but always Win/Win.
Communication and Interpersonal Skills	Well-developed oral and report-writing skills, ability to work with, lead and build motivated teams.
Human Resources Management Skills	Leadership Skills, Team Building and ability to train, develop, coach and mentor staff.

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.