

| Job Title: | Business Banking Assistant Relationship Manager | Reports to: | Branch Manager |
|------------|--|-------------|------------------|
| Division: | Retail Banking | Department: | Business Banking |
| Grade: | Band 4 | Date: | 2021 |

Job Purpose Statement

Deliver exceptional Business Banking performance through the provision of efficient business development, customer account management and retention.

| Key Accountabilities (Duties and Responsibilities) | | |
|--|---------------------------------------|---|
| Perspective | % Weighting (to add up to 100%) | Output |
| Financial | 70 | Deliver on required Accounts, Deposit and Loan book growth, Cross-sell, NPL Management, Paybill and Online banking, Card sales, Forex, Non-Funded Income and Net Interest Income (NII) targets. |
| Internal business processes | 15 | Adherence to required Loan processing TAT, required accuracy levels, OD and other Credit limit renewals and satisfactory audit rating. |
| Customer | 5 | Demonstrate NCBA bank values |
| Learning and growth | 10 | Attain required learning hours and adhere to policy on annual leave |

Job Dimensions

| Reporting Relationships: jobs that report to this position directly and indirectly | | | |
|--|------|--|--|
| Direct Reports | None | | |
| Indirect Reports | None | | |

| Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role. | | | |
|--|----------------------------|--|--|
| Internal | External | | |
| - Credit Risk | Approved panel of Lawyers | | |
| - Credit Operations | Approved panel of Valuers | | |
| - BRS | Strathmore Business School | | |
| - Treasury | African Guarantee Fund | | |
| - Transactional Banking | African Trade Insurance | | |
| - Banc assurance | | | |
| - Branch Managers | | | |
| - Trade Finance | | | |
| - IT and operations | | | |

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.

The ARMs may be assigned any other responsibilities within Business Banking by the HOD

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)

Weekly Submission of pipelines

Ideal Job Specifications

Academic:

- Bachelor's Degree in business related field.0
- Professional Qualification CPA, ACCA, Credit Management will be an added advantage

Professional:

 Credit skills and Knowledge of SME banking products and policies is an added advantage

Desired work experience:

• 3-4 years banking experience in a sales, customer service and relationship management.

NCBA 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

- Advanced Credit skills and analysis knowledge
- Great oral and written presentation skills
- Ability to work well in a team

| Behavioural Competencies | | | | |
|--------------------------------|---|--|--|--|
| Professional Customer-centric | Treats people with dignity, and fairness; gives proper credit to others; stands up for others and their deserving ideas even in the face of resistance or challenge | | | |
| Supportive and Collaborative | Keeps customers up to date and informed, assures and confirms satisfaction and seeks feedback / understands customer issues Willing to lend a hand and gives advice, offers expertise, and gathers information to assist others | | | |

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.