

<b>Job Title:</b>	Branch Manager	<b>Reports to:</b>	Head of Retail and Consumer Banking
<b>Unit:</b>	Branch	<b>Department:</b>	Retail & Consumer Banking
<b>Grade:</b>		<b>Date:</b>	
<b>Job Holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

### Job Purpose Statement

To provide Branch leadership, team development, excellent Customer experience, deliver exceptional Branch business growth and profitability. The role is responsible for growing the Assets and Liabilities business of the Branch, as per defined budget and managing costs to maximize the profitability of the Branch while handling and overseeing all Operational and Human Resource aspects of the Branch. This position is the main contact person responsible for the Customer Experience through consistent quality service delivery at the Branch.

### Key Responsibilities

#### Financial

- Formulate and implement business strategic initiatives for the Branch aimed at increasing new business and share of wallet from existing clients.
- 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 Corporate Banking to maximize cross-selling opportunities.
- Closely monitor Branch business performance and ensure accurate records of the same are maintained and forwarded to the Head of Retail and Consumer Banking.
- Management of borrowing and non-borrowing accounts in the Branch to enhance customer loyalty, mitigate against loss and enhance increased business.
- In conjunction with the Head of Retail and Consumer Banking and Product Development, conduct product review and product development through constant feedback from the market.
- Harness existing and create new competencies to achieve competitive advantage.
- Continuously conduct market intelligence to identify new markets, customer trends, new government directives and changes in policy by regulators.
- Prepare annual strategy for the branch and review geographical strength to enhance deeper understanding of Branch and market opportunities.

#### Customer

- Always ensure excellent customer experience.
- 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 CIB 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 favorably.
- Engagement with customers and supporting them in times of personal need aimed at developing a strong bond and loyalty.

### **Internal Business Process**

- Ensure all branch controls, processes and procedures are always adhered to through the branch Assistant Manager-Operations.
- Continuity Plan (BCP) implementation and disaster recovery coordination.
- Ensure that the CIB bank's policies are always adhered to when handling different products.
- Ensure Branch Performance reports are timely and accurate.
- Ensure adherence to all KYC & AML processes with regards to new business and that proper documentation is in place.
- Ensure compliance with Operations and Risk requirements to avoid losses arising from operational lapses.
- Manage cheque referral process to ensure timely feedback.
- Ensure all relevant reports are submitted on a 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:
  - Staff costs
  - Catering & Branch costs
  - Overtime approvals
  - Equipment maintenance
  - Stationary consumption/telephone, 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.

### **Functional responsibilities**

- Provide clear direction to branch staff on CIB bank business objectives, translating and prioritizing into business performance measures at Branch level.
- 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.

## **Our Values**

### **Customers First**

- We listen proactively to our customers to understand their needs and expectations.
- We integrate the voice of the customers in new product and service developments.
- We go the extra mile when serving our customers.
- We optimize our processes to deliver the highest value and a seamless experience to our customers.

- We measure and benchmark customer engagement KPIs and integrate them in our **leadership evaluation.**

#### **Lead The Market**

- We strive to offer the best products and highest quality service.
- We aim to invest further to strengthen and enhance our market position.
- We provide an environment to our employees where everyone can give their absolute best.
- We train and equip our employees to be best prepared for a constantly evolving financial service market.
- We are a role model in implementing national initiatives and regulatory **guidelines.**

#### **Agility**

- **We** embrace a changing market environment and respond decisively and swiftly.
- We release new products and pilots quickly to test and optimize them in a real environment.
- We are open to try new things, but rigorous in evaluating its success and happy to accept mistakes.
- We collaborate proactively within cross-functional teams and limit vertical hierarchies to a minimum.
- We leverage technology to support, facilitate and automate our processes **and time to market.**

#### **Integrity**

- We hold ourselves accountable to a higher standard of responsibility.
- We are doing the right things, even if it is commercially less attractive.
- We communicate clearly what we can deliver and keep our word.
- We do things right and create solutions that work.
- We fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct.

#### **Job Specification**

##### **Academic**

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

##### **Professional Qualifications & Experience**

- AKIB or CPA(K), CSAP's
- 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 with a Branch Operations role and at least 2 (4) within Business Development.
- Proven track record of consistently exceeding in targets.
- Leadership skills.
- Excellent Bank product knowledge.

#### **Reporting Relationships: jobs that report to this position directly and indirectly**

Functional Reports	Sales Team: Relationship Officers; Relationship Managers
Administrative Reports	Operations Team: Customer Service Officer(s); Assistant Manager - Operations

<b>Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
Internal	<ul style="list-style-type: none"> <li>• All Branch staff.</li> <li>• Departmental Heads</li> <li>• Cross-functional Heads</li> <li>• Other Bank staff (internal customers)</li> </ul>
External	<ul style="list-style-type: none"> <li>• Central Bank</li> <li>• Kenya Bankers Association</li> <li>• Other local banks</li> <li>• Customers</li> <li>• Service Providers</li> </ul>
<b>Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic)</i></b>	
<ul style="list-style-type: none"> <li>• Empowered to make Managerial decisions.</li> <li>• Signing transactions within the approved limits.</li> <li>• Credit assessment and approval at Branch level.</li> <li>• Approval of OMNI items.</li> <li>• Approval of Staff leave.</li> <li>• Business lunch for customers within approved limits.</li> <li>• Approval on costs within set budgets e.g. staff catering expenses, taxi expenses, facilities maintenance and overtime.</li> <li>• Approval to spend on customer "recovery" within budgeted limit.</li> <li>• Discretion on resource allocation within the Branch under approved headcount for optimum productivity.</li> </ul>	
<b>Ideal Job Competencies: Technical Competence</b>	
<b>Knowledge of Banking and Business Operations</b>	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.
<b>Risk Management</b>	Ability to anticipate and mitigate Risk by implementing appropriate Risk Management policies for the Bank.
Audit Standards & 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, KID, etc.
Technology Skills	Knowledge of computerized banking applications and spreadsheets.
Credit Skills	Good knowledge of personal and business credit underwriting and portfolio management.
<b>Ideal Job Competencies: Behavioral Competence</b>	
Communication and Interpersonal 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.
Relationship Management	Managing client relationship 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 self and of high integrity.