

Job Title:	Head, Corporate Banking	Reports to:	Executive Director & Head Business and Customer Solutions
Unit:	Corporate Banking	Division	Corporate Banking and Customer Solutions
Grade:	Band 7	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
The purpose of the position is to provide strategic leadership to the Corporate and Commercial function that includes a team of Relationship Manager (RMs) and Relationship Officer (ROs). The role is responsible for overall growth of the corporate and commercial customer portfolio through growth of loans and advances, deposits, interest income and non-funded income while ensuring strict adherence to relevant policies, procedures, regulations, guidelines and controls to mitigate risks.

Key Result Areas		
Perspective	% Weighting <i>(To add up to 100%)</i>	Output
Strategic	20%	<ul style="list-style-type: none"> • Effective participation in setting the unit's overall strategy and objectives • Strategic leadership to the corporate banking function and guidance to its activities to support the bank's growth strategies and achieve projected business results • Shift the business from product centric to customer centric • Formulate sales strategies for products related to the Corporate and Commercial unit.
Relationship Management and Financial Achievement	50%	<ul style="list-style-type: none"> • Responsible for the growth of the Corporate and Commercial Business ensuring both income and portfolio growth targets are achieved. • Lead a team of Relationship managers and ensure profit maximization and cost minimization • Analyze and review quality of potential and existing business across the team to ensure resources are deployed for maximum profitability. • Manage credit quality standards through effective management of risk according to NCBA processes and procedures. • Make joint calls for high-value or high-exposure customers • Ensure Relationship Managers work seamlessly with Credit Analysts to ensure that credit applications for

		<p>new and existing facilities are correctly prepared in accordance with NCBA policy guidelines.</p> <ul style="list-style-type: none"> • After consideration of individual case merits, recommend credits for approval by relevant authorities • Provide leadership in areas of expertise, particularly in the structuring of credits • Co-ordinate regional initiatives within Corporate and Commercial Banking • Responsible for ensuring Relationship Managers deliver a service to customers that matches the Bank's brand promise. • Promote cross-sell and increase product holdings of the existing customers. • Achieve a balanced growth between assets and liability and NII and NFI.
People, Learning and Growth	20%	<ul style="list-style-type: none"> • Lead a team of highly motivated individuals and ensure that you assist them to meet their objectives. • Responsible for the Performance management of all Corporate and Commercial Banking staff ensuring effective target setting, monitoring and correct performance measures are done . • Ensure that the staff adhere to the leave guidelines as per NCBA Human resource policy • Ensure the team is well trained in all areas concerning their line of work • Mentor and discuss career path and growth opportunities. Work with the staff to achieve these opportunities
Risk Management & Control	10%	<ul style="list-style-type: none"> • Regularly identify, measure, monitor and control the overall levels of risks in the Corporate and Commercial business • Responsible for the units RCSA development, regular reviews and updates to ensure risk management adaptation to the changing business environment • Adhere to Group Risk Management & operational policies & standards in the unit. • Compliance with local regulatory & group policies on KYC & AML • Ensure you remain alert to the risk of Money Laundering and assist in the bank's efforts in combating it by adhering to the principles in relation to identifying your customer, knowing your customer, reporting suspicious activity, safeguarding records and disclosing suspicions to customers.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	<ul style="list-style-type: none"> • Relationship Managers and Relationship Officers
Indirect Reports	N/A

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.

<p>Internal</p> <ul style="list-style-type: none"> • Credit department • Branch Operations departments • Product units • Global Markets • Credit Committee • Audit • Risk and Compliance • Legal • Finance 	<p>External</p> <ul style="list-style-type: none"> • Customers • Service providers; Lawyers, valuers, insurers • Trade/Business associations
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Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic)

Operational- Most day-to-day decisions regarding customers, staff (not credit)
 Managerial – Management of leave, budget distribution/allocation Any others as will be through written delegation from the unit head

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)

3-6 months

Ideal Job Specifications

Academic Qualifications:

- Bachelor’s Degree from a recognised university
- A Master Degree in Business Administration (MBA) is an added advantage

Experience:

- A minimum of 8 years’ experience 3 of which at managerial level in Banking.
- Strong general banking expertise

Professional Training:

- Professional qualifications in ACCA, CPA, CFA etc. are an added advantage

Technical Competencies

Financial Analysis	Understands how to interpret financial statements and capable of generating a detailed credit appraisal, with good evaluation skills
Credit Structuring	Understands and can structure complex deals
Negotiation	Understand concept of value based pricing to maximise returns
Risk management	Understands Banking regulations and local business practices and is well versed with portfolio risk management

Behavioural Competencies	
Intellect	Applies business acumens and technical financial skills to the overall management of the performance management and development platforms.
Team player	Shares with and consults others, enjoys working in a collaborative context
Level headed	Should be able to handle rejection and deal with difficult customers
Flexible	Is open to and is able to cope with change, is able to deal with ambiguity as a result of change
Listening	Encourages and seeks to understand other view points and perspectives Attuned to all possible sources of useful information
Persuasive	Enjoys selling, convincing with facts, negotiates, changes the opinions of others
Decisive	Weighs things up quickly, is prepared to take calculated risks
Socially confident	At ease with meeting people, knows what to say and is quick to establish rapport
Resourceful	Finds practical ways to solve issues

This JD is signed-off with reference having been made to the organisation's core values and aligned competencies against these values.