

Job Title:	Head, SME/Business Banking	Reports to:	Head, Retail Banking
Unit:	SME/Business Banking Unit	Department:	Retail Banking
Grade:		Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
Formulate and execute the Business Banking agenda by delivering exceptional revenue growth in both Liabilities and Assets to increase market Share and maximize on profits. Responsible for the management of the SME portfolio and coordination of all the relevant products, services and resources to achieve the agreed targets and profitability of the sector.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
1) Business Performance & Revenue Generation	40%	<ul style="list-style-type: none"> • Provide leadership in the overall growth and profitability of SME/Business Banking • Drive profitable revenue and volume growth with a focus on new acquisition, deepening of existing customer relationships and cross sell thereby improving market and customer share of wallet with the Bank. • Collaborate and coordinate with the development and implementation of sales initiatives with the Head of Branch Business, Asset Finance, Treasury, Corporate & the Sales Team to maximize on cross-selling opportunities. • Review & closely monitor sales pipelines for direct reports to ensure achievement of overall targets. • Responsible for market leading value proposition, branding and communication • Initiate and collaborate with channels product and functional teams to identify and develop product solutions and bundles to meet the needs of SME/Business banking customers

2) Internal business processes	20%	<ul style="list-style-type: none"> • Ensure effective department structures and systems (policies, processes, procedures and tools) for optimal efficiency, resource utilization and cost containment • Manage standard frontline sales and service team management structure. • Lead in the implementation of a systematic relationship management approach to enhance capability and consistency in the sales management discipline • Liaison with credit to ensure that credit criteria is robust and balanced for Business growth. • Drive the implementation of uniform frontline empowerment matrix and supporting tools
3) Customer Service and portfolio Management	30%	<ul style="list-style-type: none"> • Maximize customer value through segmentation insights and disciplined portfolio management • Drive cross selling and up streaming by tailoring solutions to deepen client relationships • Collaborate with product value streams to develop product bundles , pricing and promotions to improve cross product holding ratio and portfolio growth • Define and manage customer retention strategies including reactive retention and proactive retention programmes. • Leverage on customer research and competitor benchmarking on customer service and customer loyalty • /advocacy metrics including NPS scores and drive initiatives to improve them • Collaborate with various product, credit, operations and functional teams to improve customer service delivery through turnaround times, service level agreements and process improvements. • Drive the implementation of segment service initiatives and standards for the segment. • Network and maintain contact with external sources to benchmark innovative developments. • Ensure customer value proposition is implemented in compliance with external and internal regulations & policies i.e. operational, credit, reputational and people risk. • Risk Assessment and Recommendations for existing and prospective customers under the NCBA Bank Retail Banking Value Propositions.
5) Leadership & People Development	10%	<ul style="list-style-type: none"> • Provide Leadership which translates into conducive work environment, effective performance, competency management and employee satisfaction within the team

	<ul style="list-style-type: none"> • Drive and embed a strong performance culture through an inspiring and rigorous performance management discipline • Develop and build talents within department through optimal resourcing, capacity planning, succession planning and engagements. • Responsible for RM capacity and productivity Management • Implementation of RMs competency profiles, recruitment, training and development curriculum including certification, empowerment rules, retention strategies, rewards & recognition programmes and career paths. • Training and development curriculum including certification, empowerment rules, retention strategies, rewards & recognition programmes and career paths.
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Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Indirect Reports	Nil

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Direct Reports	3

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"> • Credit Risk • Legal • Enterprise risk management • Trade Finance • Cash Management • Treasury • Asset Finance • Leasing LLP • Banc assurance • Technology and Operations • Human Resources • Finance and Administration • Marketing Communication and Citizenship 	External <ul style="list-style-type: none"> • Customers □ Regulators • Competitors • 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>
Managerial

Ideal Job Specifications

Academic:

- Bachelor's degree in a Business related field
- Master's Degree will be an added advantage
- 8 years' working experience in a banking environment with 3 years' experience in heading the SME/Business banking segment

Ideal Job competencies**Technical Competencies**

- *Knowledge of Banking and Business Operations*
- *Selling Skills*
- *Presentation Skills*
- *Leadership Skills*

Behavioural Competencies

- Setting Business Direction
- Inspiring Business performance
- Achieving Business performance
- Thorough understanding of bank operations
- Build pride and passion
- Growing talent and capability
- Managing & developing yourself
- Delighting customers
- Protect and enhance the Bank's reputation

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