

Job Title:	Head, Institutional Banking	Reports to:	Head, Corporate Banking
Department:	Corporate Banking	Division:	Corporate Banking
Grade:		Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
<p>To spearhead and provide the strategic direction, leadership, implementation and oversight in the areas of Institutional Banking. Lead a team of relationship managers and officers in nurturing and developing long term relationships between the Bank and Institutional Banking Customers to grow the bank's balance sheet and Profitability in line with the bank's strategic objectives. Drive and monitor the department's execution and performance to ensure growth and profitability. Train, Mentor and guide the Institutional Banking team and support to handle complex transactions.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Financial	60%	<ul style="list-style-type: none"> Responsible for the growth of the Institutional Banking business to ensure both IB income and portfolio growth targets are achieved. Lead the team to ensure growth in customer deposits and assets by developing and managing relationships with Non-Governmental Organizations, Faith Based Organizations, Government Institutions, Education Institutions, Financial Institutions, Non-Financial Institutions, professional firms and general Corporates in line with the company's objectives. Lead the Institutional Banking team to recruit, nurture and sustain new customer relationships that have a potential to grow and provide superior returns Develop contacts within the community to increase business development opportunities for all Institutional Banking Relationship Managers. Develop and implement cross selling strategies. Proactively keep current with economic and financial situations relating to new and existing Customer Relationships Ensure the Institutional Banking team develops and maintains sound relationships with key stakeholders and customers.

		<ul style="list-style-type: none"> • Contribute to the profitability of the Institutional Banking Business and the bank by working closely with various departments and stakeholders. • Actively guide the negotiation and structuring of business transactions through the sales process with the aim of attaining value for both the bank and the client. • Accountable for the Institutional Banking business budget that is the allotted. • Monitor and review business performance and apply intervention strategies to ensure achievement of business growth. • Ensure the bank's deposit base is diversified in line with ALCO guidelines and the bank's strategic focus. • Ensure that applied credit interest rates on customer accounts are managed within guidelines and set limits.
Customer	20%	<ul style="list-style-type: none"> • Create and maintain a culture of great service and quality relationship management of Institutional Banking customers, whilst continuously reviewing existing client wallets with an eye to optimizing the Bank's revenue through selling/promoting appropriate product bundles; • Develop and Support the development of systems and structures that support sustainable service and product delivery. • Identify barriers to business growth and sustainability that emanate from service dissatisfaction and competition from other service and product providers. (market intelligence). • Develop an intimate understanding of the clients industry/Business, analyse their modus operandi, management practices, judgment of various influential decision makers and market conditions affecting their long term viability, prepare customer account plans. • Awareness and intimate understanding of the activities of the traditional competitors and the impact on Institutional Banking relationships. • Continually seek to enhance customer experience through bench marking with other key players in the market.
Internal business processes	10%	<ul style="list-style-type: none"> • Regularly identify, measure, monitor and control the overall levels of risks in the Regularly identify, measure, monitor and control the overall levels of risks in the IB business • Responsible for the units RCSA development, regular reviews and updates to ensure risk management adaptation to the changing business environment

		<ul style="list-style-type: none"> • Responsible for the Performance management of all IB staff ensuring effective target setting, monitoring and correct performance measures • Design the unit's service architecture that is appropriate to the Institutional Banking department business model, and ensure its execution this across all service delivery actors. • Ensure compliance to all internal Regulatory, and statutory compliance expectations • Ensure KYC process is adhered to for all new relationships • Establish and monitor a Risk Management framework (in line with the bank's risk framework) for day to day activities carried out in the portfolio to ensure key risks are identified and managed. • Identify, manage & resolve risks. • Proactively promote a positive risk culture and enable staff to consciously aspire for excellence in all facets of Risk and Compliance. • Actively manage overall operational cost in the IB team
<p>Learning and growth</p>	<p>10%</p>	<ul style="list-style-type: none"> • Provide overall performance management of the team, defining a framework for high performance and engagement. • Work closely with senior management to ensure that all change management strategies are implemented by the Institutional Banking team • Effectively communicate departmental and organisational objectives through ensuring that staff are well informed and committed to achieving team objectives. • Mentor, coach, and develop staff members into best-in-class team through orientation, training, goal setting, constructive feedback, open communication, constructive discipline; Promotes and encourages team member engagement. • Up-to-date and actioned competency assessments and development plans for the team. • Efficient Leave management

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	Relationship Managers
Indirect Reports	Transactional Banking staff

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"> • Head Corporate Banking. • Head Transactional Banking • Relationship Managers • Credit Analysts 	<p>External</p> <ul style="list-style-type: none"> • Customers • Competitors/other leading Institutions • Government/Regulators • Social responsibility: Institutional Banking customer’s advisory committees, social and fund raising events.

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.
<ul style="list-style-type: none"> • Recommend appropriateness of the Institutional Banking Structure, Solutions, policies, processes, procedures and tools. • Recommend approval of Pricing for both deposits and loans • Approval of customer account changes • Approval of KYC Exception within discretionary powers delegated through the Head of Corporate Banking.

Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
<ul style="list-style-type: none"> • 6-12 months,

Ideal Job Specifications
<p>Academic Professional Certifications:</p> <ul style="list-style-type: none"> • Bachelor’s Degree from a recognized University. • MBA or a Master’s degree in a business field is an added advantage <p>Professional Qualifications:</p> <p>Marketing and Accounting certificate is desirable.</p> <p>Desired Experience</p> <p>At least 8 years’ work experience in a commercial banking environment 3 of which should have been in management capacity in a similar sized organisation having lead successful business development initiatives.</p> <p>Experience interacting with executive levels on matters concerning several functional areas, divisions and/or customers.</p>

Ideal Job Specifications
Experience managing developing others and ability to build and maintain relationships.

Ideal Job competencies

Technical Competencies	
Strategic skills	<ul style="list-style-type: none"> • Able to form a clear vision of the long term direction and shape of the Institutional Banking arm of the business. • Can use an extremely broad range of influencing approaches, tactics and styles in order to engage effectively with the stakeholder landscape, whilst recognising the cultural context. • Creates a high performing and customer oriented team framework that ensures that tasks are performed by staff members with appropriate capacity and authority level (based on knowledge, skills and competence). • Effective in establishing appropriate goals and objectives and can ensure that they are delivered on time and within budget.
Business Analysis	<ul style="list-style-type: none"> • Assess the organization's vision, goals, objectives, and strategies to identify the desired future. • Can analyse the existing organizational structure, policies, problems, opportunities, technology, etc., to build a compelling business case for change. • Anticipates internal and or external business challenges and/or regulatory issues and leads business improvement initiatives
Negotiating Skills	<ul style="list-style-type: none"> • Excellent negotiating skills and ability to manage complex customer relationships.
Financial Acumen	<ul style="list-style-type: none"> • Understands financial concepts and terms, can use them to describe events and can incorporate the same in problem solving and decision making. • Advises customers where possible concerning business management and financial matters
Networking Skills	<ul style="list-style-type: none"> • Continuously builds and strengthens networks for the institution within all spheres of the economy within the region; at all levels of commerce, government, society, etc.

Behavioural Competencies	
Leadership Skills	<p>Leads by example and encourages behaviors essential to the delivery of team results.</p> <p>Delivers results and has significant impact on an organization through the teams managed.</p> <p>Be self –driven, self-motivated, and proactive, never reactive, At the highest level, will recognise and bring into the organisation significant opportunities where business opportunities meet to create strategic advantage.</p> <p>Ability to analyse situations and make decisions quickly</p> <p>Be personally robust and self-confident in pursuit of their objectives for Institutional Banking segment and the organisation.</p> <p>Maintain a positive "can-do" attitude to achieve what they know needs to get done.</p> <p>Capable of developing a sound understanding of the motives, needs and concerns of others and develop a deep understanding of their complex stakeholder network. Can anticipate the motives and expectations of others effectively.</p> <p>Team members feel included, valued, and trusted, such that they work impact fully with each other and with other teams.</p>
Emotional Intelligence	<p>Knows own strengths and limits; aware of own emotions and the effect they have on others and has the self-control to keep disruptive emotions and impulses in check.</p>
Social and Cross-cultural Awareness	<p>Interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that are consistently with the values of the organization.</p>
Agile	<p>Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities. Highly effective in adapting to differing environments.</p> <p>Implements incentives and metrics to support such agility.</p>
Personal Development	<p>Have a strategic approach to personal and professional development actively seeking feedback from others to which they will respond by establishing self-development goals.</p> <p>Seek to experience a range of relevant career opportunities in the context of a long term plan enabling them to deliver the truly outstanding contribution required.</p>
Interpersonal Skills	<p>Must be a people person with the ability to interact confidently with VIPS, and key contacts in the sector, and all stakeholders, fair and firm but able to build working relationships.</p>
Team Player	<p>Shares with and consults others, enjoys working in a collaborative environment</p>
Planning and organisational skills	<p>Have excellent planning and organisational skills with the ability to change course at a moments notice.</p>

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