



Job Description

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Job Title Branch Manager	Job Location Dar es Salaam	Category Branch Management & Operations
Job Type Full Time	Job level Manager	Industry Banking
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 5 Years
Secondary Industry -	Primary Category Branch Management & Operations: 2 Years	Secondary Category -
Certificate -	Qualification -	

Summary

On behalf of our Client we are looking for a Branch Manager. For more details view the job description.

Responsibilities

The Branch Manager is responsible for the business development and the operational business of the assigned branch. S/he has the responsibility for the achievement of strategic objectives in his/her branch as well as highest operational performance of the branch. S/he is responsible for effective communication with branch environment community stakeholders, branch staff and Head Office staffs and departments.

Main Responsibilities will include

Key Result Areas and Key Performance Indicators

Develops and proposes yearly business plan for branch (loans and deposit business, staffing requirements and administrative costs) with a strong focus on increasing profitability of the branch

- Business plan submitted timely to Head Office
- Approved business plan exists and is communicated to and understood by all branch staff
- Each member of the branch team knows exact monthly and yearly branch targets for promotional activities, business growth and outreach and branch profitability
- Each member of the branch team is aware of the incentive structures as well as performance evaluation (including consequences) linked to these targets
- Ensures that the branch keeps an adequate level of performing staff at all times in order to meet business plans (includes holiday planning of staff members and replacement of underperformers)

Assigns targets to branch personnel

- Sets monthly business targets and objectives for all subordinated staff – based on approved business plan

Ensure set Performance KPIs and set Budget are reached.

- Profitability
- Portfolio Quality management
- Post Disbursement Monitoring 20 top loans clients on quarterly bases.
- Monitoring of top 10 depositors on quarter bases.

Chairs branch credit and recovery committees according to the Branch Managers approval limits

- All credit committee and recovery committees at authority level of Branch Manager are handled within the standard business time frame (Bank's benchmark for processing time) and are of high quality (to be tracked in OLAP Cubes)

Effectively manages branch sales efforts

- Follows up on staff sales activities providing regular feedback and input
- Active participation in High Net Worth clients (HNW client) acquisition
- Follows holistic approach to client acquisition (i.e. selling packages rather than products)
- Ensures that loan cycle is not hampered by backlogs in the support function (i.e. client files are securely kept and consistent with myMBS client base, Back Officers are processing data in a time efficient manner allowing the business staff to reach their targets).

Cost-effective management of administrative supplies in branch

- Compliance with prescribed transaction and cash counting controls
- No interruption of business services due to administrative supplies unavailability
- Keep costs within budgeted levels
- Compliance with prescribed frequency for unexpected cashbox checks

Ensures appropriate monitoring of the loan cycle with regards to compliance with policies and procedures (eligibility criteria, loan file documentation, high quality committees, supervision visits, monitoring, other internal controls and adequate recovery action) as well as efficiency and customer service.

- Ensures separation of execution and controlling/monitoring functions in all business areas
- Loan portfolio management in the branch has none or low risk audit rating, is of high quality (low PAR, no frauds), with processing timeframe at par or above the Bank's benchmark
- Client account and money transfer management in the branch has low risk audit rating, low dormancy and high activity ratio
- Cash operations of the branch have none or low risk audit rating. Cash counting controls are in place and adhered to. Regular snap checks have been performed
- Branch documentation management ensures documents and data security and secrecy with proper process in place for staff access to the archives
- Evidence of compliance with credit controls and procedures in managing loan applications, analysis, monitoring, recovery and defined PAR
- No or low risk Audit rating in administrative operations of the branch
- Ensure timely reporting of transactions above defined threshold
- Evidence of regular monitoring of high and medium risk ranked clients and their activities and evidence of monitoring high volume cash transaction
- Evidence of monitoring dormant and inactive accounts management

Develops good relationships with customers

- Regular communications with branch staff, partners and clients
- Regular conduct of client feedback events and documentation of results as well as appropriate actions as a result of feedback
- Positive and strong reputation of the branch and standardized brand among the public image

Develop good relationship with relevant stakeholders of regional institutions & governing bodies, business community and relevant government authorities

- Regular attendance of relevant events of financial sector, business community or government authority

Representation of branch when receiving visit from third parties

- Ongoing tidiness and orderliness of branch

Ensures an effective working relationship with all inter-department functions

- Positive feedback from supervisors, peers and counter-parts in the Head Office

Controls the quality of the staff in the branch and their career path. Have adequate staff in adequate positions.

- Designs the recruitment requirements and required profiles for all credit staff
- Participates in the interview, selection and hiring process of new employees for positions under direct subordination and beyond if deemed necessary
- Recommends promotion, suspension, dismissal, and/or transfer of employees in line with the bank's HR policies
- Ensure that annual performance appraisals are implemented for all branch members
- Ensure adequate training and development possibilities are available and efficiently used for credit staff of all levels
- 95% completion rate of obligatory e-learning courses taken by subordinates; minimum passing mark not lower than the average of the peer group of the Bank

Ensures productivity, effectiveness and compliance in order to reach Bank's standards and targets by building capacities in the team

- Regularly evaluates performance of direct subordinates
- Recommends adjustments of remuneration schemes and align the salary structure with the other departments of the Bank keeping in mind the budgetary requirements
- Implement succession plans for direct subordinates
- Mentoring of direct subordinates and beyond if deemed necessary
- Ensure (thorough delegation and/or own input) that best practice and tailored credit related trainings (on-boarding and refresher) are happening on a regular basis for all credit staff
- Ensure that, in-line with the business procedures, knowledge tests of lending staff are implemented and adhered to

Ensures all under-performing employees are managed so that performance improves or separation is managed according to local regulations.

- Ensures that on a monthly basis the performance is managed according to the implemented performance standards and regulations
- Performance improvement plans for under- performing employees
- Objective, transparent and fair disciplinary measures (warning letters, demotion, dismissal) are recommended/issued according to the HR policies of the bank

Use available digital channels for processes within the bank to administer own issues as well as manage staff, e.g. employee web-portal for applying for leave (and approving leave of sub-ordinated staff), applying for an internal vacancy, or administering own performance appraisal (as well as manage performance appraisal of subordinated staff)

- Performance appraisals revised and reverted within 5 working days
- Leave applications are answered within 2 working days (the latest)

Delegates day-to-day tasks to respective subordinates

Plans and supervises monitoring of customer satisfaction surveys and adjusts service standards based on result

- Designs minimum service standards for the branch and ensure they are implemented by the respective staff
- Ensures that customer focus is part of regular staff training activities
- Continuously improving Net Promoter Score (NPS) from clients ("Would you recommend this branch for doing banking?")
- Continuously improving client retention rate

Education & Qualifications

- Bachelor's Degree in Finance, Business Administration, Management or other relevant field.

Requirements

- 6 years experience within a Business Department in the Bank , of which 2 years were in a role of a Team Leader (loans or deposits)
- Knowledge, understanding & practice of the bank's lending technology and retail services business.

Driving Licence

Not Required

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