



Job Description

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Job Title Branch Manager - Moshi	Job Location Moshi	Category -
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: 6 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

Our client, a tier one Bank is looking for an experienced Branch Manager to drive and deliver exceptional Branch business performance, through the provision of efficient business management, powerful leadership, team development and achievement of operational rigor excellence in branches with all staff members or branches with single customer categories:

- To run the branch as a profit center, managing the sales process by acquiring new business and deepening existing customer relationships and maintaining operational efficiency while providing the appropriate service standards.
- To drive implementation of business and service strategies to deliver RBB and Corporate Banking performance and growth targets in the branch.
- To manage the service of RBB and Corporate clients in the branch to maximize on the benefit accrued to the bank from this Provide Leadership to Branch by identifying talents, coaching, mentoring and ensure at all times there is a clear succession plan for your position and other key position in the branch.
- Achieve operational rigor excellence and maintenance of a healthy business environment through strictly adherence to operations and compliance policies and guidelines.
- To ensure risk levels are minimized and acceptable to enhance revenues and profitability of the branch

Responsibilities

Driving Business Performance

1. Implement business strategies to deliver performance and growth of the branch business as communicated by the Business Heads in RBB and Corporate.
2. Drive Branch Business performance against key performance standards across RBB and Corporate as communicated and agreed with the Head of Customer Network in areas including:
 - New Business Acquisition
 - Relationship Management
 - Balance sheet growth,
 - Customer base growth
 - Driving revenue contribution,
 - Cost performance and Control

- Credit management,
- Performance management,
- Customer experience,
- Operational risk and control rigor management

3. Provide clear direction to branch staff on the RBB and Corporate Banking business objectives, translating and prioritizing into business performance measures at branch level.
4. Establish relationships with key clients or business influencers in the local area, including client visits, and complete call reports for every customer visit and this should be filed for snap checks.
5. Monitor daily branch sales performance ensuring sales and portfolio growth targets are achieved
6. Understand the local business drivers and issues that have an impact on branch performance.
7. Identify business improvement opportunities and make appropriate recommendations to the Head of Customer Network service initiatives, improvement for existing products and processes, opening or closure of branches

Customer Service Management

- Understand and articulate aggregated feedback at branch level to shape the customer proposition and product offering. Ensure high quality, knowledgeable service levels in branches to exceed customer expectations. Build a motivated, committed and focused Branch teams, consistently delivering creative, precise and customer-focused service.
- Ensure branch service excellence through continuous monitoring of service scores, discuss, and agree resolution plans with Head of Customer Network. Ensure all customer contact points in the branch, including equipment (PC's, printers, notes counters, ATM's, etc.) are of the highest service standard. ATM uptime has to be kept within 95% and any issues raised to the Channel Manager at head office.

People Management and Development

- Develop and communicate an annual plan to optimize the resources (Financial, human and physical) as agreed with the Business Heads..
- Prepare a resource and capacity plan for the branch to be incorporated in the annual plan for the branch.
- Build and develop a high performing team, through embedding performance management and coaching. Discuss and finalize performance management plans and ratings for the branch team.
- Maximize performance of the branch team members by identifying and developing their training needs, and ensure coaching or delivery of training takes place.
- Drive employee development and engagement within the branch teams that results in a high performance climate and culture. Conduct effective performance management for direct reports
- Monitor and ensure that all Branch Key Performance Indicators are achieved
- Share knowledge experience and best practice with branch team members.
- Create an empowering environment for direct reports, encouraging individual ownership and initiative and ensure they do the same for all their staff.
- Effective resource management/planning that reflects current and future business requirements, ensuring that the correct balance of numbers, skills and experience, by playing an active role in recruitment and exits of direct reports.
- Initiate HR processes for direct reports when required e.g. disciplinary process, leave management, learning and development, talent identification etc in consultation with HR
- Acts as escalation point for grievance cases within the branch.
- Pursue own development to increase personal effectiveness, acknowledging strengths and areas for development.

Compliance Management

- Ensure the branch operates in a compliant manner and adheres to relevant company and regulatory requirements to achieve satisfactory grades in local & Group Audits
- Monitor branch operations and control performance to ensure that branch standards are met and where required review branch remediation action plans with the Head of Customer Network
- Report all incidents within the branch in line with the bank's incident reporting procedures.
- Sign off all budgeted branch expenses and seek Head of Customer Network approval as necessary.
- Signoff all dormant accounts and seek Head of Customer Network approval as necessary.
- Hold cost center for network related non-branch expenses such as disturbance allowances, transportation costs etc. responsible for managing costs within budgets for these items.

Risk and Control Objective

- Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to the banks policies and procedures applicable to own role, demonstrating sound judgment and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future
- Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Continuous and proactive engagement with regulatory bodies, unions where applicable
- All mandatory training completed to deadline

Education & Qualifications

- University degree in a relevant discipline or relevant experience to compensate,
- Post graduate qualifications will be an added advantage.

Requirements

- At least 5 Banking / Financial Services experience out of which at least 3 years in branch management with good track record of performance
- Business understanding and management experience of Retail / Consumer and Business Segments
- Working knowledge of Branch Operations and Controls
- Demonstrable experience in Customer Service management including complaint management / resolution
- Hands on experience of sales management including leading Direct Sales teams
- People management experience of big teams
- In-depth knowledge of banking products, strategies and structures in Retail,
- Detailed working knowledge of operational and credit risk policies and procedures for both Retail and Business Banking segments
- Good working knowledge of people policies and procedures
- Thorough understanding of the banking industry practices and regulations
- Well informed on general economic, political and business environment.
- Up to date knowledge of competitor and market activity in local area
- In-depth understanding of core banking operating IT systems e.g. Flexicube

Characteristics

- Leadership, people management, coaching and team building skills
- Strong communication and Presentation
- Excellent relationship building skills – both with internal stakeholders and clients Good networking skills, both for internal and external network
- Strong problem solving skills coupled with decision making ability
- Business Acumen/Business Awareness
- Credit appraisal skills
- Credit Risk Management
- External market awareness
- Commercial Effectiveness
- Strong negotiation and influencing skills
- Performance Management
- Resource Management and planning.
- Cultural and Change Management
- Driving Customer Experience
- Operational Risk Management
- Stakeholder Engagement

Driving Licence

Not Required

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