



Job Description

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Job Title Branch Manager - Sumbawanga	Job Location Rukwa	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: 10 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

Branch Manager will be responsible to provide leadership, team development, excellent customer experience, deliver exceptional branch business growth & profitability. Responsible for the day-to-day running of the branch, keeping high level of bank operations standards and management controls.

Responsibilities

Financial and Business Growth (50%)

- Formulate and implement business strategic initiatives for the branch aimed at increasing new business and share of wallet from existing clients.
- Closely monitor branch business performance and ensure accurate records of the same are maintained and forwarded to the Regional Branch Manager and respective Business Heads.
- Managing branch portfolio risks in line with the bank's portfolio appetite.
- Collaborate and coordinate the development and implementation of sales initiatives with other business functions such as, Asset Finance, Commercial Banking, Consumer Banking, Direct Sales Team, Bancassurance and Securities to maximize on cross-selling opportunities.
- Management of borrowing and non-borrowing accounts in the branch to enhance customer loyalty, mitigate against loss and enhance increased business.
- In conjunction with Regional Branch Manager and Products Development, conduct product review and product development through constant feedback from the market.
- Harness existing and create new competencies in order to achieve competitive advantage.
- Continuously conduct market intelligence to identify new markets, customer trends, new government directives and changes in policy by regulators.
- Prepare own annual strategy for the branch and review geographical strength to enhance deeper understanding branch and market opportunities.

Internal Controls & Risk Mitigation (20%)

- Ensure all branch controls, security, processes & procedures are adhered to at all times through the Branch Operations Manager or as applicable.
- Co-ordinate branch Operations related activities within the Branch procedures to ensure operational efficiency.
- Business Continuity Plan (BCP) implementation and disaster recovery co-ordination.
- Ensure that the bank's Policies are adhered to at all times when handling different products.
- Ensure branch performance reports are timely and accurate.

- Ensure adherence to all KYC & AML processes with regards to new business and that proper documentation is in place.
- Ensure compliance with Operations Risk requirements to avoid losses arising from operational lapses.
- Manage cheque referral process to ensure timely feedback.
- Ensure all relevant reports are submitted on timely basis.
- Ensure all fees and commissions due to the bank are collected.
- Responsible for strict cost management in the branch i.e. reviewing all service provider quotations before the work can proceed. In addition, the Branch Manager is expected to conduct regular reviews of the following cost elements:

1. Staff costs.
2. Catering & branch costs.
3. Equipment maintenance.
4. Stationary consumption/telephones etc.
5. Sundry losses.

- Ensure that the branch achieves a minimum of 'Satisfactory/Acceptable' audit rating through continuous assessment and prompt closure of all audit exceptions sighted.
- Ensure proper checks at all times and conduct branch management supervisory checks.
- Ensure Branch custodian duties are undertaken as per the laid down branch procedures and policies.

Customer Service and relationship Management (10%)

- Ensure excellent customer experience at all times.
- Contribute to the branch business targets through strict TAT observance and high-level service delivery standards.
- Co-ordinate branch initiatives aimed at gathering feedback from customers on service standards and advise business heads on improvements.
- Appraise and promptly address customer issues /complaints escalating as necessary to ensure timely resolution.
- Ensure there is a robust departmental internal customer satisfaction rating by ensuring the team lives the bank Values.
- Overall Accountability for in-branch merchandising. Monitor branch premises to ensure high standards of appearance are maintained to project the Bank's image favourably.
- Engagement with customers and supporting them in times of personal need aimed at developing a strong bond and loyalty.
- Ensure CDM,ATM and all other branch channels uptime meets minimum required threshold as per laid down bank policies and procedures.

Brand, product and business proposition (10%)

- Provide clear direction to branch staff on Bank business objectives, translating and prioritizing into business performance measures at branch level.
- Understand and provide clear direction to the branch based on market analysis of local area consumer trends and competitor offerings.
- Ensure that merchandising materials are displayed in accordance with guidelines.
- Brief staff on promotional and product launches; provide regular feedback on sales performance.
- Establish relationships with key clients or business influencers in the local area, including client entertainment within budget limits set by the business.
- Support product specialists and the sales team in marketing of group schemes and other products to local businesses.
- Represent the bank in marketing activities as assigned and in CSR activities sponsored by the bank e.g hosting golf tournament.
- Collaborate and coordinate with Marketing and Communications functions on branch branding and outdoor signage in areas/ towns of operation.

Leadership (10%)

- Build and develop a high performing and motivated team committed to achieving success. Ensure a good working environment for staff to ensure maximum productivity.
- Set performance objectives and measures of success for direct reports, providing regular feedback from staff appraisal processes.
- Provide leadership to branch staff team by constantly offering training and guidance on the business expectations.
- Help in resource planning, setting performance objective and providing regular feedback on branch performance.
- Manage performance /disciplinary issues/grievances for staff.
- Ensure there is proper succession planning by maintaining an effective leave program and an in-house training schedule for ease of relief due to leave or sickness.
- Ensure the set number of learning/training hours are achieved for self and direct reports, through E-learning and Internal training activities.

Education & Qualifications

- Bachelor's degree in a business related field.
- Master's Degree will be an added advantage.

Professional:

- CPA, CPB, CFA etc.
- Proficiency in computer use including MS Office tools and banking systems.

Requirements

- Minimum 10 years' working experience in a Banking environment, with sound exposure to Branch Operations, Credit Management and Business development.
- Proven track record of consistently exceeding set targets. Leadership skills.
- Excellent Bank product knowledge.

Characteristics

Communication and Interpersonal Skills

- Well-developed oral and report-writing skills, ability to work with, lead and build motivated teams. Effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.

Relationship Management

- Managing client relationship so as to ensure excellent customer experience leading to value add to the customer and result increase in the Bank's share of wallet.

Personal Ethics

- Must be honest, fair, just but firm with himself, and of high integrity.

Leadership & Management Skills

- Ability to identify, nurture and grow talent for self and others. Capability to mentor and manage changes. Self-empowerment to enable development of open communication, teamwork and trust that are needed to support true performance and customer-service oriented culture.

Negotiation & Selling Skills

- Must be a good negotiator, particularly in changing behaviour and work practices but always Win/Win. Negotiate with customers on product offering to grow customer numbers and product uptake.

Results and Achievement Oriented

- Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards and those of others he/she leads to optimize employee productivity. Ability to effectively plan and monitor the branch performance using defined system and processes.

Team Building

- Building active participation and cooperation within the team and Responding constructively to others' ideas and suggestions.

Driving Licence

Not Required

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