

Job Title:	Branch Relationship Officer	Reports to:	Branch Manager
Unit:	Branch Business	Department:	Retail Banking
Grade:		Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Summary of Responsibilities
Develop, expand and maintain a portfolio of retail clients for the branch, to achieve set budgets within overall bank objectives.

Key Result Areas		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Business Development & Revenue Generation	60%	This position is responsible for achievement of the portfolio's annual financial targets both Balance Sheet and Profitability. - Balance Sheet Growth ✓ Growth of deposits, both CASA and Fixed Deposits ✓ Growth of Individual loans (personal, mortgage loans) ✓ Growth of funded New to Bank accounts - Profitability: PBT ✓ Develop, maintain and expand relationship with retail clients with the aim of attaining quality asset book ✓ Ensure compliance with credit and regulatory guidelines ✓ Maintain Retail clients NPL below regulatory percentage ✓ Contain PAR within bank set limit ✓ Sell and cross selling of bank digital and bancassurance products
Internal business processes	10%	Responsible for adhering to approved policies and procedures and providing feedback on the same to keep them competitive. - Audit issues closed within the quarter of identification, or within the agreed periods, whichever is shorter. - Nil repeat findings

Template 1

		• 100% SLA Adherence • 100% adherence to agreed turnaround times
Learning and growth	10%	Delivering the performance objectives set and managing his/her own learning and development needs to build capacity and avail him/herself for coaching and training opportunities. • Level of own development plan maintenance. • Own competency score.
Customer	20%	Driving customer satisfaction, developing and growing relationships with existing and potential customers, identifying opportunities for business development and guiding product development. Accurate real-time CRM data To ensure branch is met & exceed below customer satisfaction metrics; • Net Promoter Score • CSI/RSI • CES

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	Branch Manager
Indirect Reports	N/A

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal All NCBA Bank segment and subsidiary organisations	External Customers, eco system of existing corporate relationships, existing vendor relationships and key industry players.

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic)</i>
• Pricing structures and negotiation parameters. (Managerial) • Recommending the product offering for the portfolio. (Strategic) • Authority to block or unblock customer's accounts as part of portfolio performance management (Operational) • Escalation point to sustain value-add customer relationship.

Template 1

Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1 month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
Contribution to the 5-year bank strategy, development of the supporting Retail Sales strategy, translating the strategy into operational models and performance scorecards for the unit, in turn working with the respective team to break down performance scorecards into annual team and individual targets that deliver revenue, profitability and share of market objectives.
Ideal Job Specifications
- University degree preferably specializing in business/accounting/Finance management field Professional: 2-3 years' experience in Banking or related financial institution with at least 1 year being in sales support role. - Relevant professional qualification in banking, finance or marketing - Practical experience in use of MS Office applications Desired work experience: Experience in products, bank operations and customer experience is highly desirable. Knowledge of the local banking industry, banking products, banking services and banking regulations. Sound working knowledge and understanding of general Commercial Banking regulations and practices

Ideal Job competencies

Technical Competencies	
Banking / Financial Institutions Knowledge	Broad based working / operational knowledge of banking (breadth and depth). Certification in multiple areas of banking and/or banking support services. Reference point and mentor for customers, colleagues, partners, for areas of expertise
Product Knowledge	Broad based working knowledge of all products offered by the bank (breadth and depth). Ability to combine different product offering to create a value-adding solutions for customers.
Customer Management	Creates value-adding solutions drawn from different product offerings to address client needs. Socialises and sell the solution to the different stakeholders as appropriate. Closes the sale and monitors realisation of value for both the client and the bank.
Credit Analysis	Ability to analyse business plans and make sound decisions on the viability of the deals based on the banks risk acceptable criteria. Ability to analyse financial statements and define the client's financial capacity in line with the applied credit before recommending the deals to Credit Risk Management for approval

Template 1

Technical Competencies	
Digital	Implementing customers' journey innovations that enhance customer engagements, sales approaches, new businesses and services that broaden the relationship with the customer to the benefit of both parties. Innovations should fuel more interactions, create more information, and increase the value of the customer-brand relationship.
Industry Knowledge	In-depth understanding of multiple sectors of the economy: engagement with and contribution to policy, regulation, industry forums both locally and internationally.
Networking Skills	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.
Sales Capability	Position the institution as the preeminent provider of financial solutions within the banks chosen markets. Open doors for sales opportunity Support the closure of sales for complex and/or high level and/or regional cross-border propositions

Behavioural Competencies	
Emotional Intelligence	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. Adheres to the company's values and policies and delivers to set objectives. Has high moral intelligence.
Social and Cross-cultural Awareness	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.
Agile	Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities.