

POSITION: HEAD OF BUSINESS

REPORTING TO: MANAGING DIRECTOR

**DIRECT REPORTS: BRANCH MANAGERS, RELATIONSHIP MANAGERS
-CORPORATE & INSTITUTIONAL BANKING.**

PURPOSE

Deliver Bank business performance through the provision of efficient business development & management, enhanced customer relations & retention, product innovation, portfolio management sales and marketing. The department is also mandated to spread head customer care improvements across the bank and management of branch network.

The role holder will report to the Managing Director and is mandated to provide overall guidance to the department in providing to consumer banking customers (personal and business banking) the full range of banking products and offer the best service with a view to maximize returns to all stake holders.

KEY RESPONSIBILITIES

1. Develop and monitor Business banking liability and asset portfolios with the ultimate aim of ensuring that the bank remains competitive and promptly reacts to the changes in both the internal and external environment.
2. Contribute to and take proactive role in policy and the strategic direction of the Bank. This will include ensuring that the bank's objectives as relate to business and the bank in general are met in line with the statutory legal framework.
3. Formulate, develop and implement the departmental business plan, targets and strategy while continuously reviewing performance against set targets to ensure the Department remains on course by continuously analyzing revenue from the various products while spearheading all direct selling activities of the department.
4. Continuously working on developing new products in an effort to offer a comprehensive product portfolio that meets current and potential customer needs and creating new income streams through an expanded product and services portfolio
5. Overall management of branch network to ensure superior service offering to all banks customers, reduction of operating costs by ensuring efficient utilization of Bank's resources, ensure all bank charges are collected and that there are no income leakages in each area and reduction of fraud and losses through adherence to policies and procedures.
6. Participate in developing of new and more efficient work methods, processes and procedures in order to continuously improve our bank processes.

7. Customer care-monitor and manage customer complaints, constantly review service delivery standards and position staff in a way, which ensures maintenance of the highest service standards.
8. Organize and manage the available human and physical resources within Head Office and branch network, through training and proper positioning to optimize usage of available resources.

PERSONAL SPECIFICATIONS

Academic Qualifications

Bachelor's degree in a business related field.

Professional qualifications

Banking/ ACCA/CPA (K)

Experience

12 years experience with at least 7 years at management level

Key Competences

- Knowledge of banking
- Knowledge of market practice
- Excellent analytical and interpersonal skills
- People management skills
- Budgeting skills
- Conflict resolution skills
- Negotiation and influencing skills
- Team player and strong leadership skills
- Excellent planning, organization and execution skills
- Decision making skills

How to apply

If you are up to the challenge & fit the required profile, please apply highlighting your qualification, experience and career aspirations match the requirement for this position.

Application should be sent latest **23rd August 2019** clearly indicating the position you are applying for on the subject to: recruitment@spirebank.co.ke