

JOB ADVERT

Position: Group Head – Commercial Banking (Marketing Role)

Direct Report: The Divisional Head

Group Functions:

Provide the leadership and direction required to develop and manage customer relationships in delineated targeted industry/location segment(s) while ensuring the provision of excellent financial products and services that add value to the customer minimising cost and risk to the bank.

Regular/Routine:

- Oversee the implementation of Group strategies by the various Account Officers.
- Draw up work schedules for identifying and marketing prospective customers.
- Grow the deposit liabilities of the financial Institution.
- Identify, and source for deposits, negotiate and conclude terms with High Network Individuals.
- Plan and report on marketing calls for the Group.
- Establish credit worthiness of current and prospective customers.
- Discuss credit and other requirements with customers.
- Structure credit facilities to address customers' needs and prepare/review credit proposals.
- Present to and defend proposals before the Credit Committee.
- Monitor and ensure customers' compliance with credit agreements.
- Liaise with other groups of the institution on foreign exchange sale/purchase, import documentation, confirming withdrawals and deposits, legal documentation and macro-economic interpretations.
- Monitor and review status of accounts and follow up the regularization of customers' account position.
- Negotiate foreign exchange and interest rates with customers within limits set by the institution to ensure maximum profitability.
- Keep abreast of developments that might impact the target industry, fiscal and monetary guidelines and trends in the financial services industry.
- Monitor the Group performance against monthly/quarterly/annual plans.
- Assist in the development and monitor the execution of marketing programmes to cover customers in the targeted industry segment(s).
- Review, agree and co-ordinate short-term action plans of the team.

- Develop Account Officers and monitor their performance in order to enhance their abilities and operational management skills.
- Maintain good public relations with current and prospective customers.
- Analyse the industry segments to identify potential opportunities for the financial institution vis-à-vis customers and new products.
- Liaise with other Groups within the institution to ensure that customers' requests are provided as at when due.

Periodic:

- Submit periodic reports on the Group activities to the Divisional Head and intimate or recommend remedial plans to correct deviations from plan.
- Prepare and present the Group Monthly Profitability Report to the Institution.
- Appraise and supervise Account Officer(s).
- Convene and direct meetings with Account Officers to review activities of the Group.

Special and Other Duties:

- Provide input to the Strategic Planning process by assisting the Divisional Head in formulating the strategy.
- Collaborate with other groups to initiate, review, evaluate and recommend for approval new products that will give the institution a competitive edge
- Any other task as may be assigned by the Group Head.

SPECIFICATIONS:

Qualifications: First degree (B.Sc.), relevant professional certification(s) and a master's degree.

Minimum Experience: Has 5 years' minimum experience with a financial institution and this must include at least 2 years at management level.

Required Knowledge, Skills and Abilities:

- A customer-centric attitude
- Strong interpersonal skills
- Good analytical and problem-solving skills
- Excellent communication and leadership skills
- Good report writing and presentation skills