

## **JOB DESCRIPTION**

**POSITION:** HEAD RETAIL BANKING

**NAME:**

**REPORTING LINE:** CEO

## **ROLES & RESPONSIBILITIES:**

### **1. Business Growth & Strategy**

- Ensure growth in business volumes within the country subsidiary and generate new account relationships through all business segments – Personal Banking, SME Banking, Consumer Lending, Agency Banking, Remittances.
- Manage overall business relationships from all segments to maximize revenue and profit.
- Develop strategies to drive business and ensure same is followed to achieve optimal revenues.
- Identify cross sell opportunities and value chain propositions to drive customer entrenchment and stickiness.
- Monitor business trends and new market opportunities in the country to increase the bank's market depth, by identifying trends, opportunities, threats and environmental influences.
- Drive initiatives required to achieve the product marketing and sales strategy for the country branches.
- Manage Customer Service through the Customer Fulfilment Centre (CFC)

### **2. Product Management**

- Accountable for product budgets and business plans including target sales, volume, marketing strategy,

consumer segmentation, product positioning, objectives and lifecycle recommendations to achieve overall business goals.

- Accountable for all product metrics as stated within the product policy where applicable (e.g. risk limits, delinquency, compliance requirements, etc.)
- Ensure that structures, systems and resources required to effectively service old customers and win new customers are in place and optimally managed.
- Ensure growth in the bank's business through electronic products, cards and channels and other retail products country wide.
- Disseminate product performance reports & offer performance improvement insights & strategies for poorly performing segments.
- Engage segments with the view to driving products budget, implementing strategies, and tracking campaign compliance and results for improved performance.
- Provide necessary strategic direction and guidance to product marketing units to ensure successful launching of new Initiatives and sustenance of existing ones.
- Advise the ED/DMD on new business opportunities and develop strategies for financial benefit realization.

**KPIs:**

- Achieve the approved Retail Banking PBT target for the Bank
- Achieve the approved segment deposit and liabilities target for the Bank
- Achieve sustainable business growth in all key segments under watch with share of wallet growth in each one.

I, \_\_\_\_\_ have  
read and understood my job descriptions, and I hereby promise to  
deliver accordingly.

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Name

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Signature

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Date

**Approved by:**

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Date