

JOB DESCRIPTION

POSITION: HEAD CORPORATE & COMMERCIAL BANKING

Reporting Relationships

Functionally and administratively reports to: ED, Business Development

Supervises: All Corporate & Commercial Banking Staff,

ROLES & RESPONSIBILITIES:

1. Corporate & Commercial Banking Strategy

- Provide Country-wide oversight for the Corporate & Commercial Banking Business of the Bank
- Position UBA as a leading Corporate and Commercial bank in terms of
 - Market share
 - Market perception & reputation
 - Innovation & solution delivery
- Develop and execute the Bank's Corporate and Commercial Banking competitive and market strategies to achieve board-defined acquisition, market share and profitability targets in the subsidiary
- Deliver on the overall P&L objectives for the Bank's Corporate and Commercial Banking portfolio – PBT, deposit growth, loan volumes, trade volume, e.t.c.
- Leverage on oversight of both Corporate and Commercial Banking to ensure UBA dominates the customers' entire cashflow and value chain opportunities
- Deliver innovative value-added solutions (not products) that speak to customers' needs and requirements
- Ensure clients have a superior customer experience when interacting with UBA and using its products and services

- Provide consistent product delivery across our footprints, while leveraging on our local know-how and expertise
- Leverage technology to drive innovation, competitive differentiation, and customer loyalty
- Consummate and implement relationships and partnerships (governmental and non-governmental) for the benefit of the Bank's Corporate & Commercial Banking Business

2. Corporate & Commercial Product Management

- Identify key customer needs, usage, attitudes and insights from the competitive landscape as bases for developing, innovating and refining products, pricing/margin management and messaging
- Own and manage existing Corporate & Commercial Banking propositions/products for the benefits of Corporate & Commercial Banking Customers in the subsidiary

3. Trade and Transaction Banking

- Transaction Banking Products (Value Chain, Payments, Collections, Cash Management, Corporate Internet Banking, Corporate Cards, POS Merchant Acquisition, eCommerce, Mobile Banking etc.)
- Trade – International and regional trade, LCs, Bills for Collection, Export Processing, Bonds & Guarantees, Form M processing etc.
- Corporate and Commercial Credit Products – KD Schemes, Structured Finance, Supplier Finance etc.
- Provide country-based pricing guidelines for products and services
- Alignment of products and services to the peculiar market needs of the country to ensure the competitiveness of the Bank in the market.

- Own the sales, implementation and management of alternative corporate client channels
- Provide ongoing training to the Branch/Country teams on sales effectiveness, customer value-proposition, product knowledge etc.
- Own the marketing and value proposition for products and services

4. Corporate and Commercial Banking Workforce

- Build a high-performance Corporate and Commercial Banking organization, with the right performance culture, high sense of individual accountability and ownership for Corporate and Commercial Banking performance in the Bank
- Establish a highly knowledgeable and future-ready Corporate and Commercial Banking workforce equipped with effective sales competencies, productivity management capabilities and equipped with market-effective sales tools
- Provide Leadership and departmental staff engagement to have a happy workforce

EDUCATION REQUIREMENTS

- Minimum of a first degree in relevant area of discipline.
- Masters' degree or Professional Qualification in relevant discipline is desirable

EXPERIENCE

A minimum of 10 years' banking experience of which at least 7 years must be of Corporate and Commercial banking experience.

KPIs:

- Achieve the Bank's Corporate and Commercial Banking PBT Target
- Achieve the Bank's Corporate and Commercial Banking Market Share growth targets (deposit, loans, transaction volumes etc.)