



## Job Description

JOB TITLE	<b>Mini Branch Manager</b>
LEVEL/BAND	<b>MS30</b>
DEPARTMENT	<b>Banking</b>
DIRECT REPORT (JOB TITLE)	<b>Senior Retail Manager</b>

### Overall Purpose of the Position

To lead and be responsible for the management, efficient daily operation and sales function of the Bank's mini-branches, including general banking, retail lending, investment services and ensuring quality customer service in accordance with Bank's objectives, policies and procedures.

### Operational Responsibilities

- To provide a high level of customer service and promote a customer-centric culture through coaching, guidance, staff motivation and upholding of the Bank's values.
- To manage the mini-branch's sales function and actively promote cross-selling and up-selling of the Bank's products and services and automated channels to existing and potential customers.
- To develop the Bank's business of deposits, loans, advances and wealth management, giving due consideration to compliance issues.
- To evaluate, collect supporting documentation and evaluate retail advances proposals and to promote wealth management through different initiatives that will enhance the Bank's business.
- To approve and service loans and advances to retail customers within the established discretionary limits and in line with the Bank's policies and procedures, including recovery of payments and reviewing of the same portfolio, or else submit recommendations to the Bank's Retail Unit and / or Credit Risk Unit.
- To achieve individual and mini-branch sales goals through developing new business, following up of leads, referrals, retention of account relationships and the active participation in sales and business development programs.
- To be familiar with the range of products and services provided by the Bank and identify gaps, prospective customers and segments that may be interested in these products or services.
- To network and develop working relations with existing and potential customers.
- To ensure the consistent application of the Bank's systems, policies and procedures.
- To seek new business opportunities through regular outside visits.

- To channel good quality leads to the Commercial Business Unit and Wealth Management Unit.
- To liaise with the central support functions to ensure the security and upkeep of the mini-branch and other service channels and systems.
- To delegate day to day operations to the other branch staff members.
- To assist subordinates in their daily duties and direct them to meet work objectives and ensuring that work is efficiently performed in accordance with established policies and procedures.
- To take the necessary action and follow-up on mystery shopping and customer satisfaction survey reports and other marketing initiatives to grow customer, products and services portfolio, and to ensure the consistent delivery of the Bank's quality of service.
- To make use of Necto reports delineating mini-branch performance and take the necessary actions to address any weaknesses and shortcomings.
- To perform authorisations and maker-checker functions as and when required.
- To ensure that all the necessary mini-branch reconciliations / control reviews / snap checks are carried out within the stipulated timeframes.

### **General Responsibilities**

- To implement and monitor performance measurement systems and other techniques benchmarking the mini-branch performance.
- To assist in the preparation of the Division's business plan and underlying budgets, including the preparation of action plans and reports.
- To ensure compliance with Bank's policies, guidelines and underlying procedures at all times.
- To appraise the performance of their team, carry out regular one-to-one meetings and ensure that the performance appraisals are carried out on time and agreed actions are actioned.
- To submit any reports and/or manage any projects and activities as may be instructed from time to time.
- Ambassador of APS Bank and be able to promote the brand.

## Qualifications, Skills & Competencies

	SKILL	EXPERIENCE	QUALIFICATION
MANDATORY	<p>Is able to work on their own, with minimum guidance and prepared to work under pressure.</p> <p>Excellent skills to lead a mini-branch and a team.</p> <p>Customer driven with strong focus on quality of service.</p> <p>Strong “hunting” skills and be able to go out and look for business opportunities.</p> <p>Excellent analytical, troubleshooting and interpersonal and negotiation skills.</p>	Strong retail banking background.	Ideally possess or is in the process of obtaining, a qualification in banking, finance or related field.
DESIRABLE			