

## Universal Banker/SME Banker at Absa Bank Limited

[Apply Now](#)

Company: JobWebKenya

Location: Kenya

Category: office-and-administrative-support

### Job Description

(adsbygoogle = window.adsbygoogle || []).push({});

Absa Bank Limited (Absa) is a wholly owned subsidiary of Barclays Africa Group Limited.

Absa offers personal and business banking, credit cards, corporate and investment banking, wealth and investment management as well as bancassurance.

### Job Summary

To provide excellent customer experience, deliver exceptional branch business growth and profitability. To observe compliance & control requirements, keeping high level of bank standards.

### Key Accountabilities (Duties & Responsibilities)

#### Business Growth: Time split 60%

Understand and implement business strategic initiatives for the branch aimed at increasing new business and wallet share from existing customers.

Have a clear understanding of all Retail and Business Banking products that could satisfy customer needs.

Manage portfolio risks in line with banks' portfolio appetite.

Collaborate in the development and implementation of sales initiatives with other business functions i.e. Direct sales team, Asset Finance, CIB, Bancassurance to maximize cross-selling and better customer profiling opportunities.

In conjunction with the branch manager, Industry heads, and products, conduct product reviews and development through constant feedback from the market.

Continuously conduct market intelligence to identify new markets, customer trends, new government /directives, and changes in policy by regulators.

Contribute to the development of branch sales strategy.

Plan and coordinate any marketing approaches for new business and actively develop existing relationships.

Actively seek to grow own portfolio and cross-sell to ensure delivery of set Targets.

Appraise and promptly address customer issues /complaints escalating as necessary to ensure timely resolution as per the set standards.

Ensure quality sales and new to-bank accounts within your portfolio are promptly funded at customer onboarding.

Continuously monitor own performance against targets agreed on, on a daily basis for new and existing clients. Initiate appropriate action plans to address any shortfalls in performance.

Operationalize campaigns as required with the Branch Manager and the business.

Ensure excellent customer experience at all times

Drive business targets through strict TAT observance and high-level service delivery standards.

Should not advise an existing customer to open a similar account in their respective Branches with a view of moving funds between the accounts.

Should not close an existing account in your Branch/domiciled in another Branch with a view to re-opening a similar account.

Accounts re-streaming should be carried out in line with the Banks policy.

Together with BM, create ownership of the branch performance targets. Agree on branch execution plans/strategies and ensure they are aligned to the Bank's overall strategy- Growth, Transformation, and Returns.

### **Internal Controls & Risk Management: Time split 10%**

Ensure that Absa bank's policies and procedures are adhered to at all times when handling different products.

Ensure adherence to all KYC & AML Processes with regard to new and existing business and that proper documentation is in place.

Ensure compliance with Operations Risk requirements to avoid losses arising from operational lapses.

Manage costs within your area of operation.

Effectively carry out branch snap checks as assigned by the assistant branch manager.

Ensure the new business is properly booked and all income due to the Bank in terms of charges, commissions, and fees are collected as per the current tariff.

Accurate customer information is captured in the core banking system.

### **Customer Experience: Time split 20%**

Ensure excellent customer experience is maintained at all times.

Ensure set TAT in account onboarding and loan processing is achieved at all times.

Appraise and promptly act on customer issues /complaints escalating as necessary to ensure timely resolution.

Ensure set TAT in response to customer queries by phone, email, or letters is strictly adhered to.

Ensure customer data is up to date at all times

Ensure branch NPS scores are maintained as per the set standards

In conjunction with the Branch Manager, co-ordinate branch initiatives aimed at gathering feedback from customers on service standards and advise leadership for improvements

Monitor service to ensure customers are served within acceptable waiting time having a work plan for both peak and off-peak periods.

### **Capacity Building & People Management: Time split 10%**

In conjunction with the Branch Manager, Assistant Branch Manager and other branch colleagues create a conducive work environment, teamwork and effective succession opportunities to ensure maximum productivity.

Ensure the assigned e-learning and internal training activities for self and direct reports are undertaken within set timelines.

Determine and manage Training Needs Analysis and own succession planning.

Manage your own leave by working closely with your Line Manager

### **Work Cycle and Impact:**

Submission of daily performance reports to the branch manager.

Review of unfunded accounts within the portfolio.

Review and recovery of delinquency accounts.

### **Ideal Job Competencies**

#### **Technical Competencies**

Technology Skills: Knowledge of computerized banking applications and spreadsheets

Conceptual and analytical skills: Ability to quickly grasp and understand systems and keen on details

Risk management: Ability to anticipate and mitigate risk by implementing appropriate risk management policies for the bank

Compliance and Regulatory Framework: Top notch understanding of the regulatory issues, reporting, and operational requirements as provided by CBK, KBA, KRA etc

Basic Credit Skills: Good knowledge of personal and business credit underwriting and portfolio management

Audit standards & Legislation: Good knowledge of International Accounting and Audit Standards, and Legislation

Knowledge of Banking and Business Operations: Well-rounded knowledge of all the Banks' products, operations, and processes and excellent knowledge of bank policies and

procedures to consistently achieve the required compliance standard.

### **Behavioral and Cognitive Competencies**

Results and achievements oriented: Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards and those of others he/she leads to optimize employee productivity. Ability to effectively plan and monitor the branch performance using defined systems and processes

Leadership and Management Skills: Ability to strive for growth through performance, nurture and grow talent for self. Capability to mentor and manage changes. Self-empowerment to enable the development of open communication. Teamwork and trust are needed to support performance and a customer service-oriented culture

Communication & Interpersonal Skills: Well-developed oral and report-writing skills, ability to work with others. Effectively communicate with and manage customer expectations (Internal/external), and other stakeholders who impact performance.

Negotiation & Selling Skills: Must be a good negotiator, particularly in changing behavior and work practices but always win/win. Negotiate with customers on product offerings to grow customer numbers/value and product uptake

Human Resource Management Skills: Basic leadership skills, team building, and ability to train, develop, lead and work with highly motivated teams

Personal Ethics; Must be honest, fair, just but firm with self, and of high integrity

Relationship Management: Managing client relationships so as to ensure excellent customer experience leading to value added to the customer and increase in the Banks share of wallet

Conscious of banks reputation: Protect and enhance the bank's reputation

### **Education**

Further Education and Training Certificate (FETC): Business, Commerce and Management Studies (Required)

[Apply Now](#)

## Cross References and Citations:

1. Universal Banker/SME Banker at Absa Bank Limited Gigajob Jobs Kenya Gigajob ↗
2. Universal Banker/SME Banker at Absa Bank Limited HospitalityjobsJobs Kenya Hospitalityjobs ↗
3. Universal Banker/SME Banker at Absa Bank Limited Findfreelancerjobs Jobs Kenya Findfreelancerjobs ↗
4. Universal Banker/SME Banker at Absa Bank Limited Ridesharingindustryjobs Jobs Kenya Ridesharingindustryjobs ↗
5. Universal Banker/SME Banker at Absa Bank Limited Findsalesjobs Jobs Kenya Findsalesjobs ↗
6. Universal Banker/SME Banker at Absa Bank Limited DublinjobsJobs Kenya Dublinjobs ↗
7. Universal Banker/SME Banker at Absa Bank Limited Jobsinnigeria Jobs Kenya Jobsinnigeria ↗
8. Universal Banker/SME Banker at Absa Bank Limited Saopaulojobs Jobs Kenya Saopaulojobs ↗
9. Universal Banker/SME Banker at Absa Bank Limited Srilankajobs Jobs Kenya Srilankajobs ↗
10. Universal Banker/SME Banker at Absa Bank Limited Automobilejobs Jobs Kenya Automobilejobs ↗
11. Universal Banker/SME Banker at Absa Bank Limited Craftsjobs Jobs Kenya Craftsjobs ↗
12. Universal Banker/SME Banker at Absa Bank Limited Trademethejobs Jobs Kenya Trademethejobs ↗
13. Universal Banker/SME Banker at Absa Bank Limited TelecomjobsJobs Kenya Telecomjobs ↗
14. Universal Banker/SME Banker at Absa Bank Limited Jobsmyanmar Jobs Kenya Jobsmyanmar ↗
15. Universal Banker/SME Banker at Absa Bank Limited Viennajobs Jobs Kenya

Viennajobs ↗

16. Universal Banker/SME Banker at Absa Bank LimitedIraqjobs Jobs Kenya Iraqjobs

↗

17. Universal Banker/SME Banker at Absa Bank LimitedGovernmentjobsnearme Jobs

KenyaGovernmentjobsnearme ↗

18. Universal Banker/SME Banker at Absa Bank LimitedCiviljobsJobs Kenya Civiljobs

↗

19. Universal banker/sme banker at absa bank limited Jobs Kenya ↗

20. AMP Version of Universal banker/sme banker at absa bank limited ↗

21. Universal banker/sme banker at absa bank limited Kenya Jobs ↗

22. Universal banker/sme banker at absa bank limited Jobs Kenya ↗

23. Universal banker/sme banker at absa bank limited Job Search ↗

24. Universal banker/sme banker at absa bank limited Search ↗

25. Universal banker/sme banker at absa bank limited Find Jobs ↗

Source:<https://ke.expertini.com/jobs/job/universal-banker-sme-banker-at-absa-bank-limited-kenya-jobwebkenya-c054af34ea/>

Generated on: 2024-05-05 by Expertini.Com