

1. JOB DETAILS

Job title:	Branch Manager	Job grade:	Manager II, Grade 6
Reports to:	Head of Business Banking		
Department:	Commercial Banking		

2. JOB PURPOSE

To provide thought leadership and enhance the strategy of the branch network.

- Overseeing a sales team in Whitechapel branch and managing staff members.
- Development and successful execution of a liabilities and deposit strategy for the bank/Whitechapel Branch and executing that through the Relationship Officers.
- Formulate strategies with well-articulated action plans to achieve assigned business goals,
- Increase Bank's share in business & deposits, understanding competition, consolidate and retain business relationships. Balancing the client risk profile between high risk/emerging market clients and UK resident clients.
- Responsible to achieve NTB liabilities/deposit target for the assigned region by identifying target market and potential customers.
- Develop and maintain MIS and dashboards through Bank's internal systems and monitor the business targets including deposit growth.
- Building a client network and deposit base in HBL UK's target market of South Asian diaspora, Pakistan resident clients, select emerging markets (south Africa) resident clients and UK resident SME/family owned companies/sponsors
- Attend networking events, develop and deepen relationships and explore customer needs with the aim of matching the Bank's parallel available products, primarily to grow deposit base of the bank.
- Managing the onboarding of new accounts with KYC team. Responsible for branch client due diligence (CDD) as part of the bank's KYC process and supporting the KYC team in achieving review deadlines.
- Experience with required regulations for managing retail business, financial promotion and sales of simple deposit products and customer care.
- Ensure timely & accurate completion of Internal / External audits of assigned portfolio, reviews compliance etc.
- Building a client network and deposit base in HBL UK's target market of South Asian diaspora, Pakistan resident clients, select emerging markets (south Africa) resident clients and UK resident SME/family
- Promote teamwork and collaboration through the newly embedded organizational and cultural values. Demonstrate the values by setting examples in expected behaviour for bank values
- Ongoing coaching and mentoring of branch staff
- Regular performance Management of the Branch Managers in conjunction with Head of Business Banking.



JOB DESCRIPTION

- Role, responsibility, and duties of Branch Manager of Whitechapel would not be limited to the above and would include each and every action / decision required to promote business of the branch and to achieve agreed goals and targets and any other tasks assigned by the Head of Business Banking that will be in line with the bank’s overall goal.
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3. JOB DIMENSIONS

Number of staff supervised:	Direct reports:	5 – 6
	Total team size:	
Financial dimensions:	Deposit Target	GBP 5 – 6 mln annually
	Operating budget:	n/a

4. KEY ACCOUNTABILITIES

Description
<p>Key skills and expectations for this individual include:</p> <p>1: Financial Objectives</p> <ul style="list-style-type: none"> • Build branch Liability book • Revenue generation through competitively priced products and increasing international payments • Digital Banking promotion and development of proposals to the leadership team for digital enhancements <p>2: Strategic Sale Initiatives</p> <ul style="list-style-type: none"> • Business Banking Product Development • Deposit Generation by implementing Sales & Marketing Programs • Target Market identification • Rationalisation of branch network • Implementing digital deposit platforms with external vendors • Assisting Head of Business Banking for day to day Tasks. <p>3: Compliance, Audit</p> <ul style="list-style-type: none"> • Account Opening and KYC periodic reviews submissions. • Exiting relationships driven by compliance and analytic assessment <p>4: Clients & Franchise</p> <ul style="list-style-type: none"> • Increasing and broadening target market in UK • Encourage networking locally for business development • Facilitating client and deposit generation from HBL network



JOB DESCRIPTION

5: People & Team

- Coaching / Mentoring towards achievement of performance goals
- Technical Skills Development through guidance and training
- Encourage meetings / interactions with Compliance, Risk, Treasury, Trade, CAD, as well as Commercial and Wealth team – for cross-selling products

5. QUALIFICATIONS AND EXPERIENCE

Minimum experience:

- Business or Quantitative degree with a background Business Banking
- 10+ years of relevant working experience in banking
- Business Development and Customer Services skills
- Relationship / People Management skills
- Marketing, Selling, Negotiations and Analytics skills
- Excellent verbal communication, Witten and presentation skills

6. JOB CONTEXT

7. APPROVALS

Job holder	
_____ Signature	_____ Date
Line manager	
_____ Signature	_____ Date