

Exciting Career Opportunities

Designation:	Business Banking Manager
Reporting Line:	Head of Business Banking
Business Unit:	Corporate & Investment Banking
Location:	Livingstone & Lusaka
Job Purpose To implement the Banks' business strategy focusing on every product, sales, service and distribution aspect related to the business banking encompassing product development based on market analysis, sales campaigning and monitoring, portfolio and file management and relationship and event management in order to sell the SME Value Proposition.	
Key Outputs & Responsibilities	
Strategy Implementation & Alignment <ul style="list-style-type: none"> Formulate plans to identify and attract business banking clients to grow the banks' in-country business banking portfolio Generate new business opportunities from SME clients through referrals, networking and calling programmes in order to grow the portfolio. Work with Head of Business Banking to translate business banking strategy into weekly, monthly and annual portfolio targets to achieve strategic objectives. 	
Product Development & Enablement <ul style="list-style-type: none"> Research, analyse, propose and implement business banking solutions for clients to increase share of clients' wallets. Identify new product opportunities through local market intelligence as well as cross and up-selling opportunities to achieve revenue and product targets. 	
Business Development <ul style="list-style-type: none"> Formulate an activation strategy to identify and attract loans and deposit clients to the Bank so that we are more competitive. Proactively market SME lending and deposit options to current and prospective clients in order to cross-sell our other products. Look for ways to enhance relationships, outside lending and to offer new existing products to non-lending clients to grow the portfolio and revenue. 	
Daily Operational Management <ul style="list-style-type: none"> Work closely with Branch Managers to ensure high service levels are maintained and that SME's in their areas are well serviced in all locations to maximise client satisfaction. Work with Credit Department to ensure all documentation securities are in place prior to disbursing loans to achieve a seamless process. 	
MI & Reporting <ul style="list-style-type: none"> Analyse and interpret business banking related to MIS to identify which segments are performing better. Perform competitor analysis, identify industries and collect local and market intelligence to enable informed decision making. 	
Governance Risk & Compliance <ul style="list-style-type: none"> Ensure the function complies with all relevant internal use, processes, policies, procedures and regulatory requirements to ensure satisfactory audit outcomes. 	
Effective Teamwork, Self Management & Mentoring <ul style="list-style-type: none"> Plan and manage own workflow, anticipating obstacles, juggling priorities and following through on objectives to fulfil responsibilities timeously and in line with quality standards. 	
Qualifications & Technical Experience <ul style="list-style-type: none"> Grade 12 School Certificate with 5 credits, English and Mathematics inclusive Degree in relevant field Minimum 7+ years retail banking experience with substantial exposure to all aspects of business banking. Proficiency in MS Office applications 	

Interested Applicants who meet the job requirements should email their CV's to e-mail address jobs-zm@bancabc.co.zm Please note that only shortlisted candidates will be contacted. **Clearly state the position you are applying for in the subject field.**

Closing date: Friday 6th October, 2023