

JOB DETAILS

Job Title	Provincial Head: Commercial Banking & Transformation - (KZN - PMB)
Division	Banking
Unit	CDB Central Region
Remuneration	1 320 347,00
Job Type Classification	Permanent
Location - Country	South Africa
Location - Province	KwaZulu-Natal
Location - Town / City	Pietermaritzburg
Email CV to:	recruitment@tianaconsulting.co.za

MAIN PURPOSE OF THE JOB

To plan, direct, lead and manage the provincial business unit within relevant governance structures to attain approved provincial objectives, including business growth and profitability targets as well as development objectives.

Drives business value by developing and implementing new and reviewed operational strategies across the deal origination environment as well as to ensure that acceptable customer service standards are met.

Responsible to ensure an end-to-end Client Relationship Management, and Client Experience Management for the provincial office.

Build and maintain external stakeholder relations, including the local community, as well as relevant local and provincial government structures, and to increase the Bank's visibility to enhance new and existing business opportunities.

Manages the day-to-day operations, including sales and business support services and related administration activities, incorporating lending, product sales, customer service, operations, security and safety in accordance with the Bank's guidelines, policies and objectives, thereby ensuring high levels of performance as well as sound security, quality, risk control and governance at provincial level.

The suitable candidate will have diversified and multidisciplinary knowledge and experience, with strong leadership qualities to strategically and innovatively lead the province. The suitable candidate will demonstrate excellent knowledge, skills and experience in the following key performance areas.

Key Performance Areas

1. Facilitate Development Transformation Of The Agricultural Sector (Developmental Effectiveness)

- Align Provincial Business Plan to the organisation's strategy and determine the applicable deliverables and targets for the Provincial team.
- Deliver on agreed provincial development mandate in support of the overarching Regional and Divisional targets.
- Develop and execute integrated sales, relationship, and portfolio growth strategies that are aligned with the business plan to achieve targets and other agreed objectives at provincial level;

2. Growth, Profitability And Financial Performance (Financial Sustainability)

- Ensure growth of the loan book.

- Monitor the composition of loan book from new business generated by monitoring the ratio of (STL: MTL: LTL) and ensuring that short-term loans and medium term loans makes a significant part of the total loan book for the province.
- Measure of cost to income ratio to ensure positive portfolio health.

3. Client Relationship Management And Preservation Strategy (Stakeholder Management And Client Centricity)

- Identify, establish and maintain key stakeholder relationships within the province and targeted industry segments in accordance with Land Bank values, including provincial government structures, agriculture role players and local community leaders to create opportunities for growth.
- Ensure the visibility of the Bank in the province by implementing marketing activities and brand building activities;
- Ensure that the province implements the relationship management model and standards in the province;

4. Stakeholder Relationship Management (Stakeholder Management and Client centricity)

- Ensure there is effectiveness of collaboration with internal stakeholders to ensure that business needs are being met.
- Liaise with key stakeholders internally to support appropriate agreements when required.
- Build synergy with other divisions within the Bank.

5. People management (Organisational effectiveness)

- Ensure that employees are satisfied and over all culture is of a good standard.
- Implement employee training and development for the province.
- Lead the department by managing appointments, promotions, and industrial relations issues conjunction with the Human Capital Support Service Unit.

Performance Management

- Analyse the business plan to determine the applicable deliverables and targets.
- Compile the Performance Management documentation in collaboration with the staff member

Capacity Planning

- Create a healthy work environment where the full potential of employees is utilized and developed.
- Ongoing support and advice to management teams, entities, shareholders, internal and external clients.

6. Process Improvements (Organisational effectiveness)

- Ensure there is ongoing evaluation of operations, with input provided as potential areas of improvement are identified to improve the efficiency of recommended improvements to systems and processes to meet defined professional standards;
- Ensure high quality of performance and output of teams.
- Ensure improvement for core processes.

7. Governance, enterprise risk management, and compliance (Governance)

Provincial strategy

- Strategic direction: Determine short- and long-term strategic goals and priorities of the Province.

Policies, processes, systems and procedures

- Analysis of the Bank's policies, processes and practices to identify where amendments are required.
- Review processes and procedures and manage compliance in line with changes to bank wide policy.

Risk management and audits

- Action and resolve all audit queries pertaining to the PO.
- Identify risks pertaining to the PO and ensure the development and upkeep of a robust risk register with mitigations and action plans defined and executed accordingly.

Financial Management

- Develop and manage the province's budget.
- Manage expenditure and ensure no fruitless expenditure

Preferred Minimum Education and Experience

- B Degree in Commerce, Business Sciences, or other equivalent qualification in Banking and Financial Services
- Experience in Development Finance or Commercial Banking environment - 5 to 8 years
- Experience in Credit / Lending / Loan Assessment (Due Diligence & Financial Modelling) - 5 to 8 years
- Experience at management level as Branch Manager or Sales Manager which includes - 2 to 3 years:
 - Operations and service experience
 - Stakeholder management experience
 - Sales management experience

Critical Competencies

- Microsoft Office
- Knowledge / Experience in SAP
- Accounting Principles
- Credit / Lending / Loan Assessment
- Financial Analysis / Due Diligence
- Customer service orientation
- Financial / Business Acumen

Additional Requirements

- Extended hours as and when required
- Willing to travel extensively