

Position Description

Position Title	Senior Business Banking Manager	Department	Retail
Level	Salaried	Location	Various
Reports to	Area Manager Business Banking	Financial Sign-off Authority	
Direct Reports	Business Banking Manager	Indirect Reports	Business Banking Officer Business Banking Assistant
Created	July 2015	Updated	

Organisational and Position Overview

Business Banking is responsible for providing innovative financial solutions to our business customers. Senior Business Banking Manager is responsible for leading and developing each Business Banking area's local strategy. Working with key stakeholders in implementing and delivering a structured Business Banking customer led focus in line with the Retail Strategy of Customer, Community and People. This will provide solutions and service outcomes to our customer and drives product penetration growth at profitable prices, maintains credit and portfolio quality and supports training and development of all Business Bank staff.

The role will have set business targets and is required to lead a team of Business Banking Managers to meet these targets both on an individual and team level, A detailed knowledge of the commercial and SME markets to establish and implement strategies is required. The ability to establish and maintain quality relationship referral networks will be critical to ensure the continued growth of individual and the teams' portfolio.

Reporting to the Area Manager Business Banking, the position's key focus is to develop and manage a team where individuals have a high value and acceptable credit risk business portfolio which is built on a two-way referral partnership with the branches and external referral partners. The Senior Business Banking Manager will have an in depth understanding of the markets that Business Bank operates within.

Key Result Areas

Key Result Area	Responsibility	Standards
Financial / Business Management	<ul style="list-style-type: none"> Work closely with Area Manager Business Banking to identify expansion into new markets or sectors to support business growth targets Coach, monitor and supervise Business Banking Managers to ensure they have the appropriate resources, products, skills, knowledge and motivation to grow the Bank's business Drive profitable growth for the Business Banking team by meeting all targets in Asset Growth, Non-Interest Income and Non Gap Income targets and referrals whilst maintaining direct costs within budget. Demonstrate outstanding relationship, leadership and 	<ul style="list-style-type: none"> Lending Portfolio Growth Deposit portfolio Growth Non Gap Income and Line Fee collection Retention of existing customers Acquisition of new customers Deepening the relationship of all customers – PPC increase

	management skills.	
Risk Management & Credit Quality	<ul style="list-style-type: none"> • Exercise Delegated Lending Authority (DLA) for loan approvals and Scheduled Reviews in accordance with Bank Policy and acceptable risk standards. • Ensure Scheduled reviews are completed within approved time limits • Ensure the quality of lending submissions, credit management practices and control of bad debts in maintained within Bank Policy and guidelines. 	<ul style="list-style-type: none"> • No expired facilities • No outstanding scheduled reviews • 60/90 day arrears below 2% • No Bad and Doubtful Debts • No operating risk / compliance Audit CRR / Optimist data issues (persisting more than 30 days)
Customer and Community	<ul style="list-style-type: none"> • Accompany Business Banking Mangers on joint customer calls • Working closely with Area Manager Business Bank to maintain close relationships with Company and Community Bank partners and Board Members in conjunction with Regional Managers to support new to bank customer acquisitions • Engage and maintain strong working relationship with Retail State, Regional and Branch managers to ensure all opportunities for Business Bank Growth are maximised • Regularly promote business to optimise its market profile and growth prospects, including regular attendance at all relevant professional and industry groups and community based forums • Conduct needs analysis identification to support, increase cross selling of collateral bank products to increase products penetration in line with agreed targets. Products include: Debtor Finance, Equipment Finance, Insurance, Wealth and Financial Markets 	<ul style="list-style-type: none"> • Customer calling target • Growth in New to Bank customers • LINX actioning • Growth in Business Banking PPC
Strategy / Process Improvement	<ul style="list-style-type: none"> • Working with the Area Manager Business Banking develop and implement appropriate localised sales and marketing strategies to achieve successful outcomes for our customers. • Effectively communicate and enhance the Bank's values, policies and procedures with all members of the Business Banking team 	<ul style="list-style-type: none"> • Stakeholder feedback • Individual contribution to Continuous Improvement activities •

People	<ul style="list-style-type: none"> • Work closely with the Area Manager Business Banking to champion a culture where both learning and career development is actively promoted and achieved through comprehensive learning and career development plans being delivered by each Business Banking Manager and their teams of Business Bankers • Participate in all relevant meetings and appropriate forms to provide input and identify opportunities to contribute to the Business Banking offering and strategy • Work with Area Manager Business Banking to develop a Business Banking staff succession plan to mitigate key person risk • Be responsible for skill development, change management and work collaboratively with Business Bank Training and Development to enhance staff development • Facilitate monthly 1:1's with all direct reports • Complete half yearly Performance Reviews with all direct reports while providing ongoing feedback and advice to staff and peers to ensure the Bank's high professional standards are continually exceeded. • Facilitate weekly sales meeting with teams. 	<ul style="list-style-type: none"> • Ensure staff engagement survey results are actioned. • Staff Engagement survey results 15% above "Industry High Performance" • All staff adhere to the Bank's Leave policy • Active management of under / high performing staff • Communication of key activities across peer group • Staff turnover below industry benchmark • All mandatory training up to date
Risk	<ul style="list-style-type: none"> • As per Risk Goals 	<ul style="list-style-type: none"> • As per Risk Goals
Values	<ul style="list-style-type: none"> • Demonstrate consistent behavior in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion. 	<ul style="list-style-type: none"> • 360 feedback gathered from colleagues and stakeholders • Minimum rating of consistent for all values.

Special Requirements:

- Flexible working hours to meet the needs of the business
- Inter and intrastate travel as required by business

Person Specification

Skills, knowledge and abilities:

- Strong relationship and change management skills
- Ability to think strategically and understand a holistic approach to building and maintaining customer relationships and provide solutions to meet the needs (explicit and implicit)
- Sound negotiation and interpersonal skills
- Ability to build internal and external relationships and establish self as trusted advisor to both staff and customers
- Strong written and verbal communication and interpersonal skills.
- Ability to communicate effectively with all levels of the organisation.
- Strong knowledge of credit and credit risk principles
- Ability to work under pressure, be organised and work consistently to improve and benefit the organisation
- Ability to manage, coach and mentor staff
- Strong customer service focus

Experience required

- 5 - 8 years' experience in Business Banking role managing customers
- Proven track record in business development, with a focus on small – medium businesses
- Ability to manage, coach and mentor staff
- Strong credit analysis skills, particularly in small to medium business lending
- Proven negotiation skills to achieve a win – win outcome
- Proven ability to develop and proactively manage a diverse portfolio of customers
- Demonstrated ability to understand the dynamics of stakeholders and customers' needs to provide innovative solutions.
- Excellent presentation skills including the ability to make formal presentations to external stakeholders / customers
- Lead by example to the team, and have a positive attitude and willingness to help whenever possible
- Ability to plan for business development and portfolio diversification

Desirable:

- Extensive knowledge of the Bank's systems

Minimum Qualifications:

- Tertiary qualifications in a business related field
- FSRA Accreditation – T2 – Deposit Taking and Non Cash Payment Facilities and General Insurance
- Post Graduate qualifications in a business related field highly desirable

Assessments Required:

- Reference Checks
- Appropriate Probity checks
- Psychometric testing