

JOB PROFILE

Position Title:	Manager MSME, Retail Banking
Available position/s:	1
Division:	Retail Banking
Department:	Islamic Banking
Location:	Head Office
Reporting to:	Senior Manager Sales
Job Reference No:	NBK/RET/05/2025

Position Scope:

This position is responsible for implementing strategies to ensure achievement of business growth objective for the Bank by acquisition of Islamic Banking products within the assigned Amanah Retail and MSME Portfolio that support customer growth, retention and business profitability.

Key Responsibilities:

- Implement sales strategies to deliver Superior Sales performance through efficient allocation of resources and managing priorities to deliver against ambitious economic profit performance goals set.
- Set targets and drive the Business Bankers towards achieving and exceeding the targets set, through monitoring, review and continuous communication of performance levels.
- Drive cross selling and by tailoring liability and asset solutions to deepen client relationships at Branch Level through Business Bankers.
- Collaborate with Product partners to develop product bundles, pricing & campaigns to improve cross product holding ratio and portfolio growth in addition to providing feedback of product performance and support the roll out of new products.
- Initiate and collaborate with channels, product, and functional teams to identify and develop product solutions to meet the needs of the Islamic Banking segment and improve customer service delivery through turnaround times, service level agreements and process improvements
- In liaison with credit division to ensure that credit criteria is robust and balanced for growth of Islamic Banking.
- Liaise with Business Bankers, to ensure portfolio quality of new/ existing Islamic Banking retail and MSME products and services and manage the loan book and maintain the non-performing portfolio to bare minimum as per industry best practice.
- Promote excellent customer experience by driving and advocating customer requirements through the various functions in the bank to deliver high service standards that delight the bank's customers.

- Ensure full compliance with Islamic Banking standards and guidelines while adhering of the Bank's policies and procedures.
- Collaborate with Branch Managers and ensure to drive account utilization and sustainable MSME deposits.
- Drive transactional income from Islamic Banking clients through effective customer service and cross selling the Bank's products and services.
- In liaison with other stakeholders, ensure quality portfolio management by effective identification of risks and their mitigations.
- Ensure customer value proposition is implemented in compliance with external & internal regulations & policies i.e. Operational, Credit, Reputational & People Risk and ensure compliance with KYC requirements in the course of business.
- Any other duties as may be assigned by Management from time to time.

Education/Professional Qualifications, Skills & Experience:

- Bachelor's degree in commerce, economics or a business-related field from a recognized University.
- Professional Certification in Sales & Marketing & Islamic Banking is an added advantage.
- A minimum of 4 years' experience in Banking, of which at least 2 years in Relationship Management.
- In-depth knowledge of Islamic banking principles and Sharia'h law application.
- Relationship management skills.
- Passionate, dynamic and ability to adapt quickly.
- Strong commercial acumen and analytical skills.
- Team player and ability to deliver with cross functional teams.
- Negotiation and stakeholder engagement.
- Excellent interpersonal and communication skills.
- Ability to make operational and routine decisions in a timely and effective manner.
- Able to withstand operational challenges and maintain momentum.
- Manages emotions in a mature and composed manner as expected.

How to Apply:

- Send your CV and application letter showing how you meet the role requirement stated above to: Recruitment@nationalbank.co.ke by **Tuesday, 21st October 2025**
- Indicate Name of Job on email subject.
- Please note that applications received after the deadline will not be considered.



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- Only shortlisted candidates will be contacted for the next stage/s of the process.