

Job Title:	Relationship Manager	Reports to:	Head Corporate Banking
Unit:	Corporate	Department:	Head Office
Grade:	Manager	Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement
Responsible for growth of the Bank's Corporate Banking business, acquisition of new customers; selling banking products; quality of relationship management and maintenance of portfolio of existing customers; and increasing usage of the Bank's products by cross-selling.
Key Responsibilities
<p>Financial</p> <ul style="list-style-type: none"> ▪ Play a key role in new client acquisition and management of existing client relationships consistent with the Bank's strategy in-order to achieve desired quality business growth. ▪ Establish and develop various sales strategies to meet ever changing customer needs in liaison with the Business Development Team ▪ Develop structuring and financing recommendations that are tailored to client's needs through synthesis and evaluation of the more complex needs of clients. ▪ To grow the customer base by prospecting and signing up new customers; and to manage relationships with customers to ensure optimum customer retention and income generation from sales of all appropriate bank products (whether Institutional, Corporate or Personal) to those customers. ▪ To develop market and monitor Liability and Cash Management products to expand the Bank's deposit customer base, targeting mainly corporate customers and focusing on funding cost reducing liability products. ▪ Develop and undertake marketing for new Liability and Cash Management products, to the target customer groups/markets to enable the Bank to expand its business base. ▪ Initiate and support projects for developing or improving bank products. ▪ Maintain, acquire, and reactivate customer relationships to improve deposit liability growth and mix. ▪ Effectively and proactively manage the cost of funds by mobilizing deposits from clients as well as developing and implementing initiatives that bring down the cost of doing business within the department. <p>Customer</p> <ul style="list-style-type: none"> ▪ Primarily responsible for the management of own portfolio of customers ensuring that they receive the appropriate level of service and advice to meet their specific needs. ▪ Establishing and maintaining appropriate Relationship Management and portfolio maintenance systems for tracking performance and taking prompt actions to ensure

that competitive customer satisfaction as well as compliance standards are consistently met.

- Enhance client retention by providing a one-stop point of contact for all the client's needs and requirements while providing world class customer service.

Internal Business Process

- Establishing appropriate quality and productivity benchmarks for business development (customer acquisition and sales) and portfolio maintenance.
- Ensure effective day-to-day contact and management of existing Liability and Cash Management customers in the Bank with a view to increasing the Bank's share of business and reducing the funding cost base.
- Reconcile all transactions on customer's accounts where and when necessary.
- Assist with the processing of customer's letters of credit and invisible transactions.

Functional responsibilities

- Establishing and maintaining effective communication systems to ensure adequate level of exchange (or share) of information within the team, vertically along the hierarchies that affect the team and horizontally with other departments that the team needs to perform their tasks.
- Conduct market research and competitor analysis within the industry and strategize on plans that will give the bank leverage and a competitive edge in the market.
- Customer pricing within the bank's pricing policies and/or guidelines.
- Recommend the creation of viable and profitable risk assets to increase business office profitability.
- Maximize account profitability and increased wallet share by cross selling other products and services to the bank's customers.
- Drive collections in customer's account which will be used for FX and other businesses.
- Ensure proper documentation throughout the credit application and ailment process
- Prepare weekly and monthly statistics/performance reports for management use.
- Maintain comprehensive database of the customer's operational records including the existing and prospective customer data.
- Perform other duties as assigned by the departmental head or his/her designate.

Our Values

Customers First

- We listen proactively to our customers to understand their needs and expectations.
- We integrate the voice of the customers in new product and service developments.
- We go the extra mile when serving our customers.
- We optimize our processes to deliver highest value and a seamless experience to our customers.
- We measure and benchmark customer engagement KPI's and integrate them in our leadership evaluation.

Lead The Market

- We strive to offer the best products and highest quality service.
- We aim to invest further to strengthen and enhance our market position.
- We provide an environment to our employees where everyone can give their absolute best.
- We train and equip our employees to be best prepared for a constantly evolving financial service market.
- We are a role model in implementing national initiatives and regulatory guidelines.

Agility

- We embrace a changing market environment and respond decisively and swiftly.
- We release new products and pilots quickly to test and optimize them in a real environment.
- We are open to try new things, but rigorous in evaluating it's success and happy to accept mistakes
- We collaborate proactively within cross-functional teams and limit vertical hierarchies to a minimum.
- We leverage technology to support, facilitate and automate our processes and time to market.

Integrity

- We hold ourselves accountable to a higher standard of responsibility.
- We are doing the right things, even if it is commercially less attractive.
- We communicate clearly what we can deliver and keep our word.
- We do things right and create solutions that work.
- We fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct.

Job Specification

Academic

- Minimum of bachelor's degree and/or Professional Qualification in Banking related disciplines
- Master's Degree added advantage.
- Proficiency in Microsoft Office Suite
- Professional qualification in Credit Analysis

Professional Qualifications &

- Professional qualifications in ACCA, CPA, CFA etc. are an added advantage.

Desired Work Experience

- At least 5 years' experience in a similar role
- Must have experience in Sales, Personal/Business/or Retail Banking.
- Experience in Credit Analysis and administration.
- Experience in Bank operations covering Cash Management, Clearing, Accounts and Administration.

Reporting Relationships: jobs that report to this position directly and indirectly	
Functional Reports	
Administrative Reports	

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	
External	

Decision Making Authority / Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic)</i>	
<ul style="list-style-type: none"> Most day-to-day decisions regarding customers (not credit) Any others as will be through written delegation from the unit head 	

Ideal Job Competencies: Technical Competence	
Financial skills	<ul style="list-style-type: none"> Ability to analyse and/or interpret financial statements and advise accordingly
Industry Knowledge	<ul style="list-style-type: none"> Excellent knowledge of Non-Profit Sector, Financial and Public sectors and investment opportunities
Analytical skills	<ul style="list-style-type: none"> Analytical business and investment appraisal skills: Keen on detail and able to conceptualize financial investment proposals and viable solutions
Credit Risk Knowledge	<ul style="list-style-type: none"> Ability to conceptualize basic credit and advise accordingly

Ideal Job Competencies: Behavioral Competence	
Goal driven and results oriented	<ul style="list-style-type: none"> Must enjoy being measured and judged by financial and other performance targets.
Communication skills	<ul style="list-style-type: none"> Excellent written, verbal and presentation skills
Team player	<ul style="list-style-type: none"> Shares with and consults others, enjoys working in a collaborative environment
Personal ethics	<ul style="list-style-type: none"> Must be honest, fair and just with self, others, and demonstrates integrity in work and business contacts.
Pro active	<ul style="list-style-type: none"> Must be pro -active, a self-starter and have the ability to see, grasp, and advise on opportunities
Interpersonal skills	<ul style="list-style-type: none"> Must be a people person with the ability to interact confidently with VIPS, and key contacts in the sector, and all stakeholders, fair and firm but able to build working relationships.
Problem solving	<ul style="list-style-type: none"> Ability to make decisions and find solutions to issues