Job Title:	Relationship Manager, Retail	Reports to:	Branch Manager
Unit:	Retail	Department:	Retail & Consumer Banking
Grade:		Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement

Responsible for growth of Banking business in own portfolio; including acquisition of securing new clientele, selling banking products, ensuring top-notch relationship management, growth of wallet share of existing clients, and enhancing product utilization through cross-selling efforts.

Key Responsibilities

Financial – As a Branch Relationship Manager at CIB Kenya, you will have a significant impact on the bank's financial performance and growth trajectory. Your responsibilities encompass a wide range of strategic financial initiatives:

- **Onboarding New Clients:** You will actively identify and pursue new-to-bank customers, utilizing your market insight and networking skills to expand the bank's client base. Your ability to establish rapport and communicate the bank's value proposition will be crucial in building strong initial relationships.
- **Revenue Generation:** With a keen understanding of financial markets and products, you will develop and execute strategies to maximize revenue and profitability within your portfolio. Your analytical skills and business acumen will guide you in identifying opportunities for revenue enhancement and sustainable growth.
- **Deposit Mobilization:** You will play a pivotal role in optimizing liquidity management by mobilizing deposits from clients. Your efforts will contribute to the bank's funding stability and its ability to meet operational and lending requirements.
- **Credit Portfolio Management:** By actively engaging with creditworthy clients, you will contribute to the composition of a well-balanced loan portfolio. Your expertise in risk assessment and credit analysis will ensure that the bank's lending practices remain prudent and aligned with regulatory guidelines.
- **Cost of Funds Optimization:** Your focus on acquiring CASA and transactional accounts will directly impact the bank's cost of funds. By attracting low-cost deposits, you will enhance the bank's overall funding efficiency and competitiveness.
- **Cross-Selling:** Leveraging your deep understanding of clients' needs and preferences, you will promote and cross-sell a diverse range of bank products and services. This strategic approach will not only deepen client relationships but also contribute to incremental revenue streams.
- **Risk Management:** Your vigilant monitoring of credit quality and portfolio performance will help maintain a low portfolio at risk. Your ability to proactively identify and address potential risks will be instrumental in safeguarding the bank's interests.
- **Wallet Share Maximization:** By providing tailored financial solutions and cultivating client loyalty, you will ensure that the bank captures a significant portion of clients' wallet share. Your strategic account management will contribute to the bank's market dominance and sustainable growth.

Customer – As a dedicated Branch Relationship Manager, you will be the face of CIB Kenya to your clients, playing a pivotal role in delivering exceptional customer experiences and building lasting relationships:

- **Customer Service Excellence:** Your commitment to delivering exceptional customer service will create a positive and memorable banking experience for clients. Your responsiveness and attention to detail will ensure that clients' needs are met promptly and effectively.
- **Quick Turnaround:** Your ability to expedite processes and provide swift responses will contribute to a seamless and efficient customer journey. Your proactive approach will help clients navigate their banking requirements with ease.
- **Customer Retention:** Through personalized interactions and a deep understanding of clients' businesses, you will foster loyalty and retention. Your dedication to addressing client concerns and providing value-added solutions will solidify long-term relationships.
- **Advisory Role:** Your financial acumen and industry expertise will position you as a trusted advisor to clients. By offering insights and tailored financial solutions, you will help clients make informed decisions that drive their business success.
- **Referral Generation:** Your commitment to exceeding client expectations will naturally lead to referrals and positive word-of-mouth. Your ability to create advocates among your clients will contribute to the bank's organic growth.
- **Dedicated Relationship Manager:** As the primary point of contact, you will provide clients with personalized attention and support. Your availability and willingness to go the extra mile will reinforce the bank's commitment to exceptional client service.

Internal Business Processes – Your meticulous attention to internal processes, compliance, and communication will be critical to maintaining operational efficiency and managing risks effectively:

- **Credit Documentation:** Your thorough understanding of credit documentation requirements will ensure that credit applications are complete, accurate, and in compliance with internal and regulatory standards.
- **Credit Analysis:** Your contribution to the credit analysis process will provide valuable insights into clients' creditworthiness and repayment capacity. Your ability to assess risk will support informed credit decisions.
- **KYC Compliance:** Your adherence to stringent KYC documentation procedures will mitigate risks associated with money laundering, fraud, and other financial crimes. Your attention to detail will help safeguard the bank's reputation and integrity.
- **Controls and Processes:** Your commitment to following internal controls and processes will contribute to the bank's operational efficiency and compliance with industry regulations. Your meticulous approach will help prevent operational lapses.
- **Customer Communication:** Your clear and consistent communication with clients will keep them informed about their banking transactions, account activities, and any relevant updates. Your transparency will foster trust and confidence.
- **Service Level Agreement:** By consistently meeting or exceeding service level agreements, you will ensure that clients' expectations are consistently met. Your commitment to timeliness and accuracy will reinforce the bank's reliability.

- **Interdepartmental Coordination:** Your ability to collaborate effectively with various internal departments will ensure seamless execution of customer transactions. Your role as a bridge between clients and the bank's operations will facilitate efficient service delivery.

Functional responsibilities – Your role extends beyond client interactions to encompass strategic planning, risk assessment, and sales strategy development:

- **Project Support:** Your involvement in project proposals and support will contribute to the bank's innovation and growth initiatives. Your creative thinking and solution-oriented approach will drive the successful implementation of projects.
- **Sales Strategies:** Your development and execution of sales strategies aligned with KPIs will directly impact your portfolio's growth and revenue generation. Your analytical skills and market insights will inform effective sales tactics.
- **Risk Assessment:** Your ability to assess risks associated with business decisions will be guided by a keen awareness of the bank's reputation and clients' assets. Your decisions will contribute to the bank's risk management practices and regulatory compliance.
- **Reputation Management:** Upholding the bank's reputation through ethical conduct and adherence to industry standards will be a cornerstone of your role. Your commitment to maintaining the highest standards of professionalism will contribute to the bank's credibility.

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 KPIs 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 its 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 • Bachelor's degree in business, Finance, Economics, Accounting & Marketing. • Master's degree is an added advantage. **Professional Qualifications & Experience** • Professional qualification in Credit Analysis is an added advantage. • Professional qualification in Sales is an added advantage. **Desired Work Experience** • At least 5 years' experience in a similar role. • Must have experience in Banking or Business Banking. **Personal Attributes & Skills** • Strong inter-personal skills & communication skills • Problem solving skills. • Ability to prioritize and work under pressure. • Attention to detail. • Collaboration/ Teamwork • Presentation skills & knowledge of Ms. Office Applications • Kknowledge of banking products and credit policies/ procedures • Credit Skills - understanding of financial statements and ability to perform financial analysis/ modelling/ credit appraisals.

Reporting Relationships: jobs that report to this position directly and indirectly	
Functional Reports	Relationship Officer and/or BD Assistant
Administrative Reports	N/A

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

External	Customers

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make *(Indicate if it is Operational, Managerial or Strategic)*
• 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	
Technical Skills	• Comprehensive understanding of Bank product offerings and services, along with extensive familiarity with the Banking Industry. • Sound comprehension of credit analysis, risk assessment, credit policies, and procedural frameworks is essential. • Proficiency in both sales techniques and deal structuring. This entails effectively promoting bank products and services, building robust client connections, and tailoring solutions, coupled with the skill to analyze intricate deal elements, align offerings with client needs, and optimize terms for mutual gain. This dynamic skill set fosters successful transactions, nurtures enduring partnerships, and drives business growth.

Ideal Job Competencies: Behavioral Competence	
Personal Skills	• A proactive, analytical, and motivated person capable of thriving in high-pressure environment while consistently displaying a courteous and professional demeanour. • Proficient in building connections and adept at sales. • Outstanding abilities in managing relationships, coupled with strong communication and interpersonal aptitude. • Driven by a fervour for excellence, collaboration, and success within a fast-paced and competitive setting. • Keen business acumen and a customer-centric mindset. • Remarkable skills in planning, organization, critical thinking, and problem solving. • Capacity to prioritize and manage a substantial workload while adhering to specified deadlines.