

POSITION: RELATIONSHIP MANAGER, BUSINESS BANKING

DEPARTMENT: BUSINESS BANKING

REPORTS TO: TEAM LEADER

JOB PURPOSE STATEMENT

To grow and maintain a portfolio of clients within assigned market segment by contributing to business growth for the Bank through recommending or selling Business Banking products and cross selling other Bank products and services so as to enhance value-add relationship with existing customers. This is in Business's strong personal drive in prospecting and acquiring new customers, pursuing incremental business within the existing customer base, managing customer expectations to sustain the business relationship and providing business advice that will benefit the client.

KEY RESPONSIBILITIES

- **Business development** - managing and retaining existing relationships and generating new business in the assigned market segments by providing core banking products and services. This will include increase customer base, growth in balance sheet (assets/liabilities & contingent liabilities), growth in earnings, increased facility utilization and actively cross-selling bank products and services. (45%)
- **Relationship management** - Adequacy of personal competence to effectively perform Account Relationship Management tasks to ensure the customer relations are maintained well to reduce complaints and also retain existing customers by management of customer expectations. Develop strategies for maintaining and further penetrating existing client base and execute the strategy through calls, visits, needs assessment, customer qualification and follow-up meetings to maintain, enhance and expand customer relationships (20%).
- **Risk Management** - Consistency in adherence to and application of established policies, processes, and tools to achieve optimal efficiency, compliance and cost containment. Minimization of exposures to and impact of risks associated with client portfolio in line with Bank credit policies, CBK regulatory requirements, KYC and AML policies. (20%)
- **Credit Preparation** - Make financing proposals through the appropriate credit approval process by structuring proposals, analyzing financial statements, negotiating terms and conditions for facilities and managing administrative tasks including credit analysis and processing (10%)
- **General administrative duties** - To be the principal contact point for the new and assigned portfolio of Business Banking relationships and prospective customers to all other CBA units as customer needs by responding promptly to customer issues, questions and concerns. (2.5%)
- **Reporting** - Prepare and maintain appropriate reports on client portfolio and per set operational guidelines. (2.5 %)

COMPETENCE REQUIREMENTS

- Proactive and dynamic Sales and marketing skills to prospect and close business and expand market share. Embody teamwork fostering strong unit sales drives
- Strong Negotiation Skills to effectively negotiate and structure Business credits with average deal size of kes 100m+ with minimal supervision
- Portfolio Management skills to manage portfolio comprising of assets of Kes 700Mn and Liabilities of Kes 500Mn
- Business Development to achieve business objectives with net growth in Asset volumes of kes 400m+ per annum and liabilities Kes. 300m+ per annum
- Interpersonal skills to develop and maintain business networks and to effectively communicate with other stake holders who impact performance.
- Relationship management skills to effectively perform and coordinate Relationship activities/tasks in a manner that consistently achieves high quality standards or benchmarks

and manage client relationship so as to ensure value add to the client and increase the Bank's wallet share

- Strong commercial awareness. Understands and applies commercial and financial principles. Views issues in terms of costs, profits, risks, markets and added value.
- Good understanding of key Bank products to enable cross selling opportunities.
- Product development knowledge to recognize new product initiatives and product development areas
- Strong credit analysis skills
- Knowledge and effective application of all relevant banking policies, processes, procedures and guidelines to achieve required compliance standards or benchmarks.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.
- Broad knowledge of banking operations. Ability to segment the target market, gather market intelligence and identify opportunities
- Speaks clearly, fluently and in a compelling manner to both individuals and groups. Able to create rapport with others and develop effective communication and team spirit with colleagues
- Writes in a clear and concise manner, using appropriate grammar, style and language for the reader
- Strong Planning and Organizing skills to effectively organize and schedule events and activities and resources. Sets up and monitors timescales and plans.
- Persuasion skills to influence convince or impress others in a way that results in acceptance, agreement or behavior change.
- Networking to establish mutually beneficial relationships with other business people and potential clients and customers
- Risk management: Appreciation and experience in recognitions and mitigation of risks

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

- University degree – Upper 2nd Class Honors or 3.0 GPA.
- 5 years' experience in Banking or related financial institution with at least 3 being in a sales or sales support role.
- Relevant professional qualification in banking, finance or marketing
- Practical experience in use of MS Office applications