

JOB ADVERTISEMENT

Position:	Senior Relationship Manager
Department:	Corporate Business
Job Grade:	Band 6 – Senior Manager
Position Location:	Head Office
Reports to:	Head of Corporate Banking
No. of Vacancies:	One (1)
Closing Date:	30th November, 2017

Purpose of the Role

Direct, control and co-ordinate all banking, lending and operations associated with the assigned portfolio of accounts with the intention of monitoring acceptable credit risk and maximizing the bank's return from each client. Identify, cultivate and develop business relationships with clientele from the bank's segmental market.

Key Responsibilities

Business Development

- Identify and develop new business proposals efficiently and expeditiously to ensure that potential new business opportunities are harnessed with existing and new clients.
- Assess and recommend high quality credit facilities for clients and potential clients and thereafter oversee completion of all related security documentation with a view to maximizing earnings and minimizing credit losses. The full process to be handled in a professional and efficient manner and in conformity with Credit Policy requirements.
- Initiate and monitor Customer/Bank contact at all levels for assigned clients to ensure highest standards of service are maintained.
- Generally ensure continued safety of advances by regularly auditing all security documentation and inspecting assets charged.
- Sourcing of market information and monitoring of product development and pricing of competitors and assisting in development of innovative financial packaging for clients, to counter competitive pressures.
- Collect and analyze vital data on client's to acquire in-depth knowledge which will enable advice client's management on all aspects of banking solutions.

Staff Development and People Management

- Lead the Assistant Relationship Manager/Assistant Credit Manager to ensure proper coverage of the assigned clients.

- Help team members to identify strengths and weakness in their own skills and attributes, review their self-development plans and ensure training and development needs are accommodated.
- Coach/mentor team members on relationship development, service quality and risk.

Cross selling other bank products

- Cross selling to all business units including Cash Management, Trade Finance, Personal Banking/Business Banking/Asset Finance/ Treasury / Bancassurance.

Desired Skills and Experience:

Academic Qualifications:

- A University degree (Holders of a Business related degree will have added advantage).

Professional Qualifications:

- Professional Banking Qualification (AKIB) or Credit Skill certification will have added advantage.

Work Experience:

- 8 years' proven working experience in a Banking environment, with sound exposure to Business Development and credit, 3 years of which should be at a management level, with at least two "succeed" ratings.
- Good understanding of the bank's systems.
- Proven track record of consistently exceeding set targets.
- Excellent Banking product knowledge.
- Versatility, flexibility, passion and commitment to quality service delivery.

Personal attributes:

- **Results Oriented:** Be able to have a personal drive to achieve set goals enthusiastically
- **Personal Ethics:** Must possess a high level of integrity.
- **Knowledge of Banking and Credit:** Well round knowledge of the Bank's operations and processes and excellent knowledge of credit policies and procedures.
- **Decisive and Independent:** Ability to work independently, consult and clarify where necessary and make informed and firm decisions.
- **Interpersonal Skills;** Excellent interpersonal skills, with the ability to establish and develop relationships.
- **Proactive Initiator:** Must be pro-active, a self-starter and have the ability to anticipate and advice on strengths, weaknesses, opportunities and threats.
- **Team work;** Ability to work through teams, deliver high quality work within deadlines, and to meet team objectives.
- **Communication Skills:** Excellent communication skills both written and oral, including the ability to convey ideas and positions clearly.
- **Negotiation Skills:** Strong negotiating and decision-making ability.

- **Human Resources Management Skills:** Leadership Skills, Team Building and ability to train, develop and mentor staff.

Completed applications should be mailed to HR_recruit@nic-bank.com to the attention of HR Business Partner - Retail Banking, NIC House, 3rd Floor, not later than the date indicated above. Please indicate the Role Title on the subject bar.