

JOB PROFILE

JOB TITLE: Relationship Manager, Corporate Banking

REPORTING LINE: Head, Corporate Banking

CANDIDATE'S PROFILE:

JOB OBJECTIVE:

- Delivering Liability, Asset and trade finance growth targets per portfolio
- Grow the customer base to increase fees and commissions
- Contribution to the business growth targets through increased customer transaction-activity and deepening of customer share of wallet
- Direct responsibility for building own portfolio through disciplined calling and strategic positioning of the bank to the customers in this segment through increased product set, appropriate pricing structures and deploying the right solutions in line with customer requirements
- Profit maximization through new business opportunities from new and existing clients through various marketing and networking initiatives
- Develop both professional and personal relationships to solidify relationships with existing clients and prospects
- Working closely with internal partners to offer the best services to the customers.
- Strategic pp

ROLES & RESPONSIBILITIES:

- Prospecting for new Global Corporates, Regional Corporates and Large local corporates.
- Developing and implementing business growth strategies for different clients/sectors for the bank.
- Active management of existing clients including increasing wallet share.
- Participating in presentations to clients and marketing drives and other relationship management activities.
- Providing an interface between the bank, existing and prospective customers in order to maintain good customer relations, so as to meet customer needs within the strategic objective of the bank.
- Prepare and submit credit proposals in conformity with Credit Policy guidelines .
- 360 degree understanding of clients financial needs and all bank products and services.
- Regular client visits/presentations and meetings with visit reports.
- High level negotiation to get new and additional business.
- Preparation of various reports including customized client proposals according to client need.
- Coordination with various departments like credit, treasury etc. for delivery of seamless service to client.
- Competitor and Industry analysis - Actively review and monitor competitor product offerings and monitor industry trends.

KNOWLEDGE REQUIRED:

- Seasoned banker with proven networks among Local Corporate, Regional Corporates as well as Global Corporates.

- Passionate, highly self - motivated, energetic and enthusiastic team player who is change oriented and customer focused.
- Demonstrate an ability to build and manage relationships and influence various stakeholders to deliver business.
- High networking skills with high level understanding of the financial sector needs for the different sectors of the economy.
- Results oriented and an excellent communicator both orally and in writing.

KEY COMPETENSES & SKILLS REQUIRED:

- Managing an active portfolio size of at least US\$ 40m.
- Good working knowledge of credit analysis.
- Strong presentation and PowerPoint skills.
- Must possess very good analytical skills.
- Must possess a high level of integrity.
- Ability to work independently, consult and clarify where necessary and make informed and firm decisions.
- Excellent interpersonal skills, with the ability to establish and develop relationships.
- Must be pro-active, a self-starter and have the ability to anticipate and advice on strengths, weaknesses, opportunities and threats.
- Ability to work through teams, deliver high quality work within deadlines, and to meet team objectives.
- Excellent communication skills both written and oral, including the ability to convey ideas and positions clearly.
- Strong numerical skills and financial acumen to analyse, evaluate and identify trends in complex consolidated financial statements, balance sheets and ratios.
- A sound understanding of cash – flow cycles pertaining to the industry being analysed.
- Good knowledge of trade finance practices and procedures.
- Good knowledge of cash management solutions.
- A thorough knowledge of multi-level products available to business banking customers (features & benefits) and pricing structures.
- A good knowledge of competitor offerings and structures.
- A strong working knowledge of the terms and conditions of multiple legal entities (companies, close corporations, sole proprietorships etc.).
- Negotiation skills.

QUALIFICATION:

- Bachelor's degree in Finance, Marketing or other business related field from a well-recognized institution.
- Other Professional courses will be an added advantage.

EXPERIENCE:

- At least 5 years proven working experience in Corporate Banking environment with exposure to Credit analysis, portfolio management and relationship management preferably in Oil & Gas, Infrastructure, ICT, Telecoms and Manufacturing.

