



EXCITING CAREER OPPORTUNITIES AT ABC BANK LIMITED

ABC Bank is a leading commercial bank that has been in existence for the last 35 years. The Bank is seeking to recruit a dynamic, creative, self-driven and highly motivated experienced professional for the below position.

RELATIONSHIP MANAGER- CORPORATE BANKING

The jobholder will be tasked with growing the business and maximizing profitability by marketing the Bank's lending products to corporate clients. This will involve ascertaining minimal risk exposure for the Bank and maintaining customer satisfaction through professional relationship building.

REPORTING TO: HEAD OF CORPORATE BANKING

Key Responsibilities

a) Portfolio Relationship Management

- 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.
- Make recommendation for existing and prospective customers under the various loan products and submit to the appropriate credit application formats within established turnaround time.
- Run with a customer experience initiative to build customer loyalty for allocated portfolio.
- Develop and manage customer relationships for the bank.
- Organize calls and follow-ups for potentially new business.
- Preparation of all reports required to monitor work progress – daily, weekly and monthly.
- Ensure an effective call program is maintained on all allocated relationships and prospects.

b) Business Development & Growth

- Develop the corporate banking customer base and expand the unit's business growth through cross selling of the bank's products and services.
- Ensuring revenue growth through customer acquisition, new need identification, product cross-sell and re-engineering.
- Ensure that the target market selection criterion is adhered to and that we are in full compliance with Know Your Customer (KYC) and Anti Money Laundering (AML) requirements.
- Participate in customer calls for marketing initiatives.
- Assist in identifying customer needs not met by existing products and the implementation of new products and services.
- Achievement of set revenue target for the unit by aggressive customer acquisition, efficient product delivery, offering a diverse range of products and excellent customer service.
- Keep abreast of the rapid pace of product development to be able to sell new products.
- Come up with customer service initiatives that will boost service and business growth.
- Market research to monitor competitor activity and initiating product improvements to meet the changing consumer needs.
- Efficient management of individual and overall departments' budgets and ensure deadlines are met.

c) Credit Analysis & Reviews

- Prepare and submit credit proposals in conformity with Credit Policy guidelines and requirements in liaison with the Corporate Relationship Managers and to maintain a high standard of credit analysis.
- Collect and analyze vital data on clients i.e. annual reports, management accounts, interim reports, industry reports and all press cuttings, towards acquiring in-depth knowledge which will facilitate comprehensive review of assigned accounts relationships in the branch.
- Obtain account statistics and profitability figures for facilities reviews/renewals/appraisal purposes and ensure that information provided is accurately completed and that relevant remarks are incorporated in the credit proposal.
- Prepare excess approval requests/notification for all excesses.

d) Customer Service

- Encouraging customers to take up more loans and open up business accounts as a means of income generation to the bank.
- Prompt calling of customers using on a daily basis for accounts falling in arrears..
- Develop more business from the existing clientele – i.e. increase share of wallet by cross selling all personal & Business banking products to all the existing and potential customers
- Prospect, anticipate and close all sales leads within the shortest time possible in an efficient way
- Reviewing sales performance vs. target and making routine reports to respective RM
- Recommending to the RMs any business development opportunities for follow up
- Assist in identifying customer needs not met by existing products and the implementation of new products and services
- Manage customer queries, complaints and other correspondence in a timely manner and within set standards for customer satisfaction.
- Assume direct responsibility for Corporate Banking process improvement project aimed at improving the Department's ability to deliver efficient and timely service to its customers.

Minimum Qualifications, Knowledge and Experience

- A University degree in Business related field from accredited University.
- At least 5 years proven working experience in a Banking environment with exposure to Credit analysis.
- Proven track record of consistently exceeding set targets.
- Excellent people management skills.
- Versatility, flexibility, passion and commitment to quality service delivery.

Key Competencies & 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.

If you believe you meet the above requirements, send your application together with a detailed CV indicating how your experience matches the position requirements and indicate current position, current salary, names and contacts of three referees.

Please send your application on or before **18th January 2024** on the following address recruitment@abcthebank.com. Please put the position applied for in the application as the subject of the email.

- ***Only short-listed candidates will be contacted. Canvassing will lead to automatic disqualification.***