

NCBA BANK (T) LTD

JOB DESCRIPTION

Job Title: Senior Relationship Manager, Public Sector Business	Report To: Head, Institutional Banking and Public Sector Business
Unit: Institutional Banking and Public Sector Business	Department: Institutional Banking and Public Sector Business
Grade/Band: 6	Date:

JOB PURPOSE STATEMENT

To grow and maintain the Public Sector Business portfolio of clients by contributing to business growth for the Bank through referrals or selling of Institutional Banking and Public Sector Business products and cross selling other Bank products and services so as to enhance value-add relationship with existing customers. This incorporates 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 & PERCENTAGE (%) TIME SPENT

- **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 Senior 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, NCBA 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 Public Sector Business relationships and prospective customers to all other NCBA 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 %)

MAIN ACTIVITIES

- Prospecting for and acquiring new customers within assigned market segments.
- Maintaining and building account profitability with assigned clients
- Assist customers in analyzing problems and propose solutions

- Develop cost effective, long term Asset and liability business with assigned market segment to ensure Bank's maximum profitability
- Maintaining adequate relationship contact with assigned customer segment to ensure their expectations are managed and that they have appropriate understanding of NCBA.
- Manage administrative tasks, including credit analysis, and loan processing.
- Negotiate terms and conditions for credit facilities and make both credit and pricing recommendations for credits through the appropriate credit approval process.
- Anticipate and be continually sensitive to the shifting customer expectations and initiate appropriate measures to ensure that NCBA stays ahead of competitors in rendering customer service
- In liaison with the Retail managers who handle transactions for Institutional Banking and Public Sector customers on day to day basis always ensuring the bank is not unduly exposed
- Continually Identify and exploit cross selling opportunities that embed the bank and its products with the customers' needs.
- Ensure compliance to Know Your Customer (KYC) and Anti Money Laundering (AML) requirements in all dealings with existing and potential customers.
- Ensure an effective call program is maintained on all assigned customers and prospects
- Champion development of innovative products.
- Participate in cross-functional activities that help promote and nurture collective responsibility to the bigger objectives of the Bank.
- Periodic (as specifically defined) performance reporting on marketing activities
- Reviewing credit appraisals for facility requests and other requests
- Review daily excesses/balances reports per customer
- Review daily large transactions reports and report suspicious transactions in line with KYC /AML guidelines
- Make decisions on paying and un paying of customer cheques/instructions
- Ensure timely resolution of customer queries
- Executing marketing and sales initiative in the assigned portfolio
- Provide and analyze market intelligence and develop appropriate proposals actions to competitive positions of product and services
- Manage and monitor the Performance of the portfolio against targets.
- Appropriate personal leave management

KEY RESULT AREAS	
Perspective	Measurement Dimensions
<ul style="list-style-type: none"> • People 	<ul style="list-style-type: none"> • Competence development • Strong Teamwork
<ul style="list-style-type: none"> • Customer Focus 	<ul style="list-style-type: none"> • Growth in Customer base and accounts growth targets • Growth in profitability per customer • Portfolio maintenance and account relationship management standards or benchmarks • Customer banking services wallet share • Customer satisfaction • Relationship management standards and Benchmarks
<ul style="list-style-type: none"> • Business Systems & Infrastructure 	<ul style="list-style-type: none"> • Productivity or resource utilization standards or benchmarks • Audit rating

	<ul style="list-style-type: none"> RCSA ratings Implementation of change development programmes
<ul style="list-style-type: none"> Financial 	<ul style="list-style-type: none"> Customer Numbers, Advances, Liability and contingent liability targets Income (revenue) targets - funded and non-funded Interest expense controls

Reporting Relationships: Indicate the jobs that report to this position

- None.

Decision Making Authority /Mandates/Constraints: What decision/s is the position holder empowered to make based on the key result areas of the position?

- Personal work plan for effective time utilization in achieving the objectives of the position.
- Appropriateness of the product or solution for a sales opportunity
- Escalation point to sustain value-add customer relationship.

Planning: What planning responsibilities are applicable to this role? Indicate what the planning entails

Customer acquisition and retention initiatives, New product / service development/marketing and Customer feedback on existing products.

Type of Planning	Duration of Planning
Long Term Planning: Plan how to generate business leads from customers with regional presence in areas where the Bank has presence with support from colleagues in these areas	6months -1 year
Short Term Planning Plan how to systematically build up potential leads and close sales	5 days – 6 months

Financial Responsibility: What financial responsibilities are applicable to the role? Indicate the amounts responsible for? The responsibility can be for OPEX, CAPEX, and Petty cash etc. Indicate what the financial responsibility entails e.g. approving, monitoring, reporting

None. They will only recommend approvals.
10% cost cutting on attributable cost Y.O.Y

Responsibility for stocks, equipment etc (non – cash resources). Indicate the type of resources responsible for and the approximate value.

Resources, equipment, stocks etc	Approximate value (Tzs)
None except personal work tools – Computer, telephone, work station , Marketing collateral e.g. pull banners	n/a

Responsibility for generating revenue. Indicate the revenue streams the position holder is responsible for as a % of the departmental target.

20-30%of total revenue targets

Relationship Management: Indicate the departments/organizations/companies etc that the position holder will need to relate/liase with as part of this role

All Internal

Project Management

Type of projects	Nature of responsibility
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Business –re engineering	Team representative
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Process Management	
Type of Processes	Nature of Responsibility
Credit analysis Marketing and Sales Product cross - selling Risk management	Support credit analysts Support Product Managers

Core Value Behaviors (Performance Drivers)
Confident (Self Mastery). Describes people who are self-assured, in control, Bold, and deliver to the highest standards of expectations with ease while exhibiting the sort of presence that builds confidence in others.
Comfortable (Connecting with people). Describes people who are cool and resilient under pressure, honest in every dealing, open to constructive criticism, can be relied on to deliver.
Elegant (Effortless delivery). Describes people who demonstrate effortless simplicity and are able to do mundane things with grace and flair. They connect easily with different audiences, exhibit finesse in all interactions and have a high sense of values that they uphold at every turn.
Prestige (Pride and ownership of our work). Describes people who believe in themselves, are respected and treat others with respect and occupy a significant place in people's minds.

COMPETENCE REQUIREMENTS
<ul style="list-style-type: none"> Proactive and dynamic sales and marketing skills to prospect and close business. Embody teamwork fostering strong unit sales drives and strong ability to effectively sell Bank products and expand market share Strong Negotiation skills to effectively, structure and close moderately complex institutional banking credits/structured financial proposals Portfolio Management Skills to effectively manage portfolio Business Development Skills to achieve business development objectives Strong Relationship Management skills to effectively manage corporate relationships cross border operations and 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 Interpersonal skills to develop and maintain business networks and to effectively communicate with other stake holders who impact performance. 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 schedules 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.
- Ability 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

QUALIFICATION AND EXPERIENCE REQUIREMENTS

- University degree – Upper 2nd Class Honors or 3.0 GPA.
- 7 years' experience in Banking or related financial institution with at least 4 years in a sales and/or minimum of 2 years in sales specific to the Public Sector business
- Relevant professional qualification in banking, finance or marketing
- Proficiency in use of MS Office applications