

<b>Job Title:</b>	Relationship Manager-SME	<b>Reports to:</b>	Branch Manager
<b>Unit:</b>	Retail Banking	<b>Department:</b>	Retail Banking
<b>Grade:</b>	Band 5	<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

### Summary of Responsibilities

Develop, expand and manage portfolio of SMEs clients to achieve set budgets within overall bank objectives

Apply experience in SME Relationship Management to

- Improve and updates customer & prospect database,
- Conduct a needs analysis with all new and existing customers to ensure that product opportunities identified are appropriate to meet the customer's needs and priorities,
- Comprehensively explore SMEs customers' short- and long-term financial goals/aspirations and keep up to date with changes in the financial needs and financial position of customers.
- Pro-actively manage the portfolio to maximize revenue for the Bank (referring to fees, margins and sales), minimize costs and risks, whilst maintaining and entrenching the customer's relationship with the Bank appropriately
- Ensure that SMEs customers are well informed with regards to lending application processes, credit maintenance processes and account conduct expectations

Collaborate with all key stakeholders within the bank to ensure fulfilment of all deliverables.

Actively engage Client Service Managers/and other support functions towards seeking customer excellence

### Key Accountabilities (Duties and Responsibilities)

<b>Perspective</b>	<b>% Weighting</b> <i>(to add up to 100%)</i>	<b>Output</b>
<b>Financial</b>		<p>This position is responsible for achievement of the portfolio's annual financial targets both Balance Sheet and Profitability.</p> <ul style="list-style-type: none"> <li>• Balance Sheet Growth</li> </ul>

		<ul style="list-style-type: none"> <li>✓ Growth of deposits, both CASA and Fixed Deposits</li> <li>✓ Growth of SMEs loans</li> <li>✓ Growth of funded New to Bank accounts</li> <li>• Profitability: PBT <ul style="list-style-type: none"> <li>✓ Develop, maintain and expand relationship with SMEs clients with the aim of attaining quality asset book</li> <li>✓ Ensure compliance with credit and regulatory guidelines</li> <li>✓ Maintain SMEs clients NPL below regulatory percentage</li> <li>✓ Contain PAR within bank set limit</li> </ul> </li> </ul> <p>→ Sell and cross selling of bank digital, bancassurance, IPF, Forex and all Trade Finance products</p>
<b>Internal business processes</b>		<p>Responsible for adhering to approved policies and procedures and providing feedback on the same so as to keep them competitive.</p> <p>→ Audit issues closed within the quarter of identification, or within the agreed time frames, whichever is shorter.</p> <p>→ Nil repeat findings</p> <p>→ 100% SLA Adherence</p> <p>→ 100% adherence to agreed turnaround times</p>
<b>Customer</b>		<p>Driving customer satisfaction, developing and growing relationships with existing and potential customers, identifying opportunities for business development and guiding product development.</p> <p>Accurate real-time CRM data</p> <p>→ Customer satisfaction:</p> <ul style="list-style-type: none"> <li>- Net Promoter Score</li> <li>- CSI/RSI</li> </ul>
<b>Learning and growth</b>		<p>Delivering the performance objectives set and managing his/her own learning and development to build capacity and avail him/herself for coaching and training opportunities.</p> <p>→ Level of own development plan maintenance.</p> <p>→ Own competency score.</p>

## Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	N/A
Indirect Reports	N/A

**Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.**

Internal All Bank departments	External Retail & Corporate Banking customers, financial institutions, industry players, national and county governments, regulators, etc.
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**Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make** (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

- Pricing structures and negotiation parameters.
- Recommending the product offering for the portfolio.
- Escalation point to sustain value-add customer relationship.

**Work cycle and impact: time horizon and nature of impact (Planning)**

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

The jobholder works on an annual cycle.

**Ideal Job Specifications**

**Academic:**

Bachelor's degree from a recognized accredited university.

**Professional:**

At least 5 years' experience in Retail & SME Banking and Relationship Management experience in a Banking or Financial institution environment

**Desired work experience:**

Proven track record of consistently achieving a portfolio's financial growth.

Experience in products, bank operations and customer experience is highly desirable.

Knowledge of the local banking industry, banking products, banking services and banking regulations. Sound working knowledge and understanding of general Commercial Banking regulations and practices.

**Ideal Job competencies**

Technical Competencies	
<b>Banking</b>	<p>Broad based working / operational knowledge of banking (breadth and depth).</p> <p>Certification in multiple areas of banking and/or banking support services.</p> <p>Reference point and mentor for customers, colleagues, partners, for areas of expertise</p>
<b>Leadership</b>	<p>Exercises self-leadership delivering assigned work in line with professional and technical standards within given time frames. Is reliable and works collaboratively.</p> <p>Has the cognitive intelligence to draw together contrasting strands of information and present a compelling position.</p> <p>Adheres to the company's values and policies and delivers to set objectives. Has high moral intelligence.</p>
<b>Customer Management</b>	<p>Creates value adding solutions drawn from different product offerings to address client needs. Socialises and sell the solution to the different stakeholders as appropriate.</p> <p>Closes the sale and monitors realisation of value for both the client and the bank.</p>

Behavioural Competencies	
<b>Emotional Intelligence</b>	Knows own strengths and limits; aware of own emotions and the effect they have on others and has the self-control to keep disruptive emotions and impulses in check.
<b>Social and Cross-cultural Awareness</b>	Interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that are consistently with the values of the organization.
<b>Agile</b>	Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities.

*This JD is signed off with reference having been made to the organization's core values and aligned competencies against these value*