

Job Title:	Relationship Manager, Development Organisations	Reports to:	Head, Institutional Banking & Public Sector
Unit:	Institutional Banking & Public Sector	Department	Institutional Banking & Public Sector
Grade:	Band 5	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement

To manage a portfolio of clients within assigned market segment by contributing to business growth for the Bank through referrals or selling of Institutional Banking 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. The main activities for role will include:

- 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 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

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
Business Development	45	Manage and retain 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
Relationship Management	20	Adequacy of personal competence to effectively perform 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
Risk Management	20	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.
Credit Preparation	10	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
General administrative duties	2.5	To be the principal contact point for the new and assigned portfolio and prospective customers to all other NCBA units as customer needs by responding promptly to customer issues, questions and concerns
Reporting	2.5	Prepare and maintain appropriate reports on client portfolio and per set operational guidelines

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) Global Market MCC Branch Managers Operations Finance Cash Management and Trade Business Retails Banking	

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
<ul style="list-style-type: none"> 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

Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
Long Term Planning (6months -1 year): 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 Short Term Planning (5days -6months) Plan how to systematically build up potential leads and close sales

Ideal Job Specifications**Academic:**

Bachelor's degree from a recognized accredited university.
Relevant professional qualification in banking, finance or marketing
Proficiency in use of MS Office applications

Professional:

7 years' experience in Banking or related financial institution with at least 4 years in a sales or sales support role.

NCBAT Bank Core Value Behaviours (Performance Drivers)

DRIVEN: We are passionate, make bold decisions and learn from our failures. We seek new challenges and appreciate different views constantly raising the bar. We explore our full potential

OPEN: Our interactions are candid honest and transparent. We listen to each and our clients. We are inclusive and always respect each other.

RESPONSIVE: We are pro active, act quickly and resolutely to deliver results. We put our customers interests at the heart of all that we do. We keep it simple and seek new ways to improve.

TRUSTED: As a trusted partner, we do what is normally right always. We own our word. We are accountable and believe in each other.

Ideal Job competencies

Technical Competencies	
Banking and Sales	<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 • Broad knowledge of banking operations and regulations
Marketing and Networking	<ul style="list-style-type: none"> • 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. • 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. • 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

Behavioural Competencies	
Emotional Intelligence	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.
Social and Cross-cultural Awareness	Interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, in an ethical manner showing respect and positive regard for all cultures consistent with the values of the organisation.
Agile	Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities.