



ABC CAPITAL BANK LTD

JOB DESCRIPTION

JOB TITLE	:	RELATIONSHIP OFFICER
NAME	:	
REPORTS TO	:	BRANCH MANAGER

Overall Purpose of the Job:-

- To develop and sustain customer and business relationships with a view to maximizing value and maintaining a good reputation for the Bank.

Key Responsibilities:-

1. Responsible for the interface and support between the bank and the client or prospective clients.
2. Maintaining good customer relationship in order to ensure that customer needs are met and are in line with the strategic objectives of the bank.
3. Marketing of Banks products and services.
4. Identifies and develops corporate business with emphasis on fee income generation, lending and trade finance.
5. Promote the bank's range of services continuously by:
 - a) Updating knowledge of banks products and services with a view to cross selling them.
 - b) Sensitizing customers to our branches/regional network.
 - c) Updating knowledge of competitor's products/pricing.
6. Makes customer call on existing and potential customers for development of business.
7. Assists Supervisor in identifying and developing of corporate business.
8. Assists Supervisor on following up with Customer Calls.
9. Managing, monitoring, controlling, and being responsible for the assigned/developed corporate lending portfolio.
10. Assistance to Supervisor in Managing, monitoring, and controlling corporate lending portfolio.
11. Prepares Credit Applications and recommending credit facilities to the appropriate final approval authority.
12. Arranges for or undertake when required analysis and interpretation of financial statements submitted by customers. Such analysis to be incorporated in the Credit Application being submitted for approval.

13. Assists Supervisor in Credit appraisal process, recommending credit facilities and submitting customer proposals to the appropriate final approval authority.
14. Provides personal service to customers by visiting them (making calls) on the site and reporting work progress to the Supervisor.
15. Reviews/prepares Letters of Offer, Call Reports, and other official documentation.
16. Assists the Supervisor for preparation of Letters of Offer, Call Reports, and other official documentation.
17. Guides Junior staff prepare and maintain different corporate banking reports and databases.
18. Scrutinizes security documentation from customers.
19. Liaises with professionals, i.e. Advocates, valuers, insurers, etc. (seeking legal opinion on different work related issues, security documentation, technicalities, valuation reports, insurance policies, etc.).
20. Monitors existing facilities to ensure any security documentation e.g. Insurances, land rent and rates, audited accounts revaluations that needs to be renewed is done on time.
21. Monitors all aspects of the bank's policy and procedures on credit.
22. Monitors existing facilities to make sure they are up-to-date with repayments and if not, follow-up for payments.
23. Assists Supervisor with drafting correspondence and communications to customers.
24. Initiate corporate customers' correspondence and communications.
25. Monitors and direct/assist junior staff proper filling of correspondence and communications to corporate customers.
26. Deals with customer queries over a range of credit matters.
27. Monitors and provides leadership to Direct Sales Representatives.
28. Direct/assist junior staff on opening current accounts for corporate customers.
29. Monitors the TOD for Corporate accounts and liaising with the Branch if other than Nairobi on reasons for excess, etc.
30. Directs/assists/prepares, submit the Weekly Statistics to the Finance Department after clearance by the Supervisor.
31. Directs/assists junior staff on banking of customer installment cheques, for payments to accounts.
32. Monitors repayment schedule to ensure clearance on a monthly basis to ensure no arrears.
33. Ensures corporate customer file is properly maintained and papers filed correctly.
34. Assists the Accounts Manager in finalizing Central Bank Returns related to Corporate.
35. Assists Supervisor in preparation of budget, taking into account disbursements/repayments, utilization projections for credit and other business parameters, including trade finance and profitability.
36. Builds up professional knowledge on business environment with a view to understand factors affecting customer's activities.
37. Any other matters that may be assigned by the Supervisor from time to time.
38. Any other job role as may be delegated or assigned by management from time to time.

Performance Measures:

- Customer growth
- Regular market analysis and evaluation
- Market share
- Market share growth
- Provide regular customer feedback

- Customer satisfaction score
- Customer product awareness score
- Marketing campaigns
- Marketing spend
- Promotional spend
- Customer brand awareness score
- New customers
- Qualified leads
- New accounts
- Internal communications/publications

Key working relationships:-

1. Job is both internally and externally focused, requiring that the individual be highly adaptable in terms of personal style and the development of business knowledge related to banking
2. The job requires relationships be built across the organizations
3. The jobholder will develop and nurture an external network of relationships.
4. The jobholder will participate in the following forums: Product/Segment committee; New product development committee; EXCO; Sales channel meetings.
5. The job requires external relationships be maintained with market research companies, marketing companies, press and associated PR communication channels.

Knowledge, experience and personal competencies:-

Knowledge:-

- A Good university degree.
- Financial Management and analytic skills.
- Good word processing skills, strong verbal and written communication skills,
- Computer literate.

Experience:-

- 2 years' experience in banking in the credit / Marketing field based in the Retail/ Corporate/ SME Sector.
- Proven Relationship Management skills with customers.
- Ability to handle a diverse loan portfolio and customer base.

Personal competencies:-

- A structured approach to dealing with complex and variable work environments in an independent manner.
- Ability to balance opposing business requirements.
- Ability to balance long term and short term requirements independently
- Strong evaluation, communication and reporting skills

- Able to provide advice and cause/effect evaluation to support business decision making
- Independent and logical thinker, yet an achiever and implementer
- Leads by example
- Good at managing large volumes of information and can add value through management reporting
- Builds relationships and networks easily
- Has a strong service ethic