

Job Description

Position: Relationship Manager – Business Banking

Reporting Line: Head, Business Banking

Role Purpose

The Relationship Manager – Business Banking is responsible for driving growth, profitability, and portfolio quality within the Business Banking segment. The role involves developing new business, managing client relationships, and delivering tailored financial solutions that meet the diverse needs of enterprises across various industries.

Key Roles & Responsibilities

Business Development & Strategy

- Develop and implement strategies to grow the Business Banking portfolio in line with the Bank's overall objectives.
- Drive revenue growth through client acquisition, cross-selling, and deepening relationships with existing clients.
- Identify market opportunities and customer needs to enhance product and service offerings.
- Work with internal teams to design and deliver innovative, customer-centric financial solutions.

Portfolio & Relationship Management

- Manage a portfolio of business clients, ensuring sustainable growth and profitability.
- Maintain portfolio quality within approved risk parameters and initiate timely remedial actions where needed.
- Build long-term, value-adding relationships with clients by providing trusted advisory support.
- Ensure seamless onboarding, product delivery, and customer experience.

Product & Segment Ownership

- Champion the development and roll-out of tailored propositions and credit solutions for business clients.
- Support industry-focused initiatives such as trade finance, supply chain finance, and working capital solutions.
- Monitor product performance and ensure alignment with revenue, deposit, and market share targets.
- Collaborate across departments to provide holistic financial solutions.

Risk, Compliance & Governance

- Ensure compliance with regulatory requirements and internal policies.
- Conduct credit assessments, review financial statements, and recommend appropriate facilities in line with risk appetite.
- Monitor portfolio health and maintain sound credit quality.
- Responsible banking practices and uphold high standards of governance.

Key Performance Indicators (KPIs)

- Growth in profitability and revenue for Business Banking.
- Increase in client acquisition, deposits, and lending portfolio
- Portfolio quality maintained within approved limits.
- Customer satisfaction, retention, and loyalty.

Knowledge, Skills & Experience

- Bachelor's degree in Finance, Accounting, Economics, Marketing, or related field (Master's/MBA is an added advantage).
- At least 5–7 years' experience in Relationship Management within Business or Commercial Banking.
- Strong financial analysis and credit appraisal skills.
- Excellent relationship management, negotiation, and interpersonal skills.
- Commercial awareness and ability to identify business opportunities.
- Proficiency in digital banking and understanding of financial market trends.

Core Competencies

- Customer focus and commercial orientation.
- Strong networking and relationship-building ability.
- Excellent communication and presentation skills.
- Analytical thinking and problem-solving.
- Emotional intelligence and resilience under pressure.
- High professionalism, integrity, and accountability.
- Team player with leadership potential.