

Job Title

Relationship Manager, Personal Banking

Reporting Line

Branch Manager

Roles & Responsibilities

- Prepare sales plans for business growth to enable achieve assigned targets which includes but not limited to liabilities, assets, fees, FX, digital products and accounts opening.
- Primary responsibility for the management of own portfolio of customers ensuring that they receive the appropriate level of service and advice to meet their specific needs
- Ensure proper pricing for customer offerings to ensure competitiveness in the market and profitability for the bank.
- Contribute to the effective launching of new products to ensure favourable market response and optimum build-up of revenue
- Provide feedback on information gathered from the market in order to formulate reviews and strategies.
- Maintaining, acquisition and reactivation of customer relationships to drive business growth
- Sell products mix as to maximize on wallet share and diversify risk
- Understanding the corporate policies, objectives and targets of the bank
- Visiting customers and attending business meetings.
- Self-development as to meet set deliverables
- Prepare weekly and monthly statistics/performance reports for management use
- Initiate and carry out recovery action on non-performing credits facilities
- Maintain comprehensive database of the customers operational records including the existing and prospective customer data.

KPIs:

- To deliver on all financial targets
- Productivity/Business Growth
- Product/Service Quality
- Effective and efficient service; Turnaround times
- Regulatory and Statutory Compliance

Job Requirements

- First degree in any field.
- Four (4) years' experience with a leading industry player.
- Additional professional qualifications will be an added advantage particularly in sales and marketing.
- Proficiency in Microsoft Office Suite.

Key Competency Requirements

Knowledge	Skills/Competencies
<ul style="list-style-type: none">▪ Must exhibit drive energy, aggression and passion for business development and acquisition▪ Must be technology savvy▪ Must have sound knowledge of the dynamics of a bank's core operating systems, processes and procedures▪ Knowledge of the operational risk issues and policies as well as CBK clearing rules and procedures▪ Strong credit and sales skills.	<ul style="list-style-type: none">▪ Ability to evaluate needs of customers and determine what products or service would best serve those needs.▪ Selling and marketing skills.▪ Must be self-solution driven, proactive and have acceptable knowledge of the business environment.▪ Dynamic, analytical and a self-driven individual with the ability to work under pressure, maintaining a professional and helpful attitude at all times.▪ Strong networking skills, for both internal and external networks.▪ Relationship Management skills with excellent communication and interpersonal skills.