

JOB DESCRIPTION

Position: Relationship Manager, Business Banking

Reporting Line: Head, Business Banking

ROLES & RESPONSIBILITIES:

1. Business & Strategy Development

- Develop and lead the implementation of the Business Banking Segment strategy in line with the overall Retail Banking Strategy.
- Ensure achievement of profitability targets through revenue maximization and prudent cost management.
- Implement Country-wide go-to-market strategy for new initiatives, working with all relevant departments/ stakeholders to drive execution.

2. Product Portfolio Management

- Drive sustainable growth and acquisition of new customers Business Banking through development and maintenance of quality products, propositions and solutions pertinent to the segment
- Build and maintain productive and strategic relations with stakeholders to drive the development and delivery of business solutions and revenue growth for the Business Banking Segment.
- Drive customer-led propositions for the Business Banking business by developing a pipeline of value adding customer solutions to include customer experience, products, and service offers.
- Manage an effective Business Banking customer's loyalty program for networking and deepening of UBA Business Banking market penetration.
- Ensure strong cross- selling of existing and new products to existing and new clients; and in this process, maintain effective liaison with all relevant business units in the Bank.
- Champion the delivery of consistent, seamless and trusted customer service to ensure customer retention and loyalty.

3. Segment & Product Ownership

- Coordinates the development and deployment of value propositions, product offerings, target segment strategy and business plan for the Business Banking Segment

- Maintaining the quality of the assigned Business Banking portfolio within the stipulated Non-Performing Loans (NPL) and Risk (PAR) parameters.
- Has oversight and country ownership on end-to-end processes to ensure execution of on-boarding for clients and fulfillment of products through engagement with relevant stakeholders involved in executing the standard process to ensure delivery of a seamless customer value proposition.
- Responsible for Portfolio health on relevant products - track portfolio performance (through lead indicators) and taking necessary actions to ensure product integrity is maintained.
- Develops and monitors specific sales & marketing campaigns together with relevant stakeholders to leverage market opportunities that generate new sales/volumes and increase market share.
- Accountable for all segment/product metrics as applicable within the Bank's policy where applicable (e.g. risk limits, delinquency, compliance requirements, etc.)
- Monitors sales impact & profitability of marketing expenditures – both on BAU and special campaigns.
- Optimise fees and charges to create value for clients in line with 'Treat-Clients-Fairly' principles

KPIs:

- Achieve the approved Business Banking PBT target for the Bank
- Achieve the approved Business Banking account volumes for the Bank
- Achieve the Business Banking deposit target for the Bank
- Achieve the Business Banking NPL target for the Bank

Knowledge;

- Skills and Experience required for this Role
- Bachelor's degree from an accredited University preferably with a Major in Finance, Accounting, Marketing or Economics
- Excellent interpersonal skills
- Excellent communication and presentation skills
- Organizing and planning skills
- Information gathering, monitoring and analytical skills
- Problem analysis and solving skills
- Decision making skills

Competencies required for this Role

- Emotional Intelligence; Dynamic individual with the ability to work under pressure

- A passion for performance, building team play, and achievement in a competitive and dynamic environment
- Commercial awareness and customer focus
- Strong networking skills, for both internal and external networks
- Delivering Results and Meeting Customer Expectations
- Achieving Personal Work Goals and Objectives
- Entrepreneurial and Commercial Thinking
- Persuasion and Influencing
- Presenting and Communicating Information eloquently
- Relating and Networking
- Working with People

Problem Solving

- Ability to maintain a quality Asset book
- Ability to handle customer complaints and expectations in a diplomatic way
- Ability to foster teamwork with colleagues to enhance a good working environment
- Ability to conduct oneself in a professional manner ensuring that the Bank's image and reputation is protected
- Knowledgeable in analysing of statements of accounts and annual financial reports to ensure that the company's earnings are correct in terms of industry and period of analysis

Accountability

- Ensuring timely submission of reports
- Ensuring seamless execution of tasks
- Ensuring adherence to the department's SLA
- Ensuring a customer satisfaction/retention mechanism