JOB DESCRIPTION

JOB TITLE: Corporate RM – Agriculture Sector	**REFERENCE INDICATOR:**
DIVISION: Corporate Banking	**DEPARTMENT/ UNIT:** Corporate Banking
JOB GRADE:	**VERSION NO.:** 1

JOB OBJECTIVE(S)

Responsible for developing, growing and managing relationships with customers within Kenya's Agriculture sector while increasing the Bank's revenue through the delivery of tailored corporate banking products and financial solutions. The role focuses on acquiring and managing customers across the agricultural value chain, including commercial farming, agribusiness, agro-processing, commodity trading, cooperatives, exporters and other agriculture-related enterprises.

The Relationship Manager will originate, structure and manage financing opportunities that support agricultural production, processing, storage, value addition, trade and export while ensuring prudent credit management and sustainable portfolio growth..

DUTIES & RESPONSIBILITIES

Business Development & Relationship Management

- Develop and maintain relationships with customers operating across the agricultural value chain, including commercial farming, agribusiness, agro-processing, commodity trading, cooperatives, exporters and agricultural input suppliers.
- Identify and acquire new corporate customers within the Agriculture sector.
- Market the Bank's corporate banking products and sector-specific financial solutions to agribusiness customers.
- Develop customized banking solutions that address customers' seasonal and operational financing requirements.
- Build and maintain strategic relationships with key stakeholders within the agricultural sector to identify new business opportunities.
- Position the Bank as the preferred financial partner for agribusiness enterprises and agricultural value chain participants.

Portfolio Growth

- Grow deposits, lending, trade finance and non-funded income from the Agriculture portfolio.
- Structure financing solutions including: Working Capital Finance, Trade Finance, Export Finance etc
- Promote cash management, payroll, collections, foreign exchange, digital banking and treasury solutions.
- Cross-sell insurance, investment and transaction banking products.
- Increase customer wallet share through integrated financial solutions.

Credit &Risk Management

- Conduct financial and credit analysis for customers within the Agriculture portfolio.
- Assess production cycles, commodity price risks and repayment capacity.
- Prepare quality credit proposals supported by sound financial analysis.
- Monitor customer facilities to ensure compliance with approved terms and conditions.
- Conduct regular portfolio reviews and monitor performance of agricultural facilities.
- Initiate recovery actions for delinquent facilities.
- Ensure proper documentation throughout the credit approval and facility utilization process.

Market Development & Sector Intelligence

- Monitor developments within Kenya's agriculture and agribusiness sectors.
- Identify financing opportunities arising from agricultural value addition, food security initiatives, irrigation projects and agro-industrial development.
- Monitor trends in domestic, regional and international agricultural commodity markets.
- Conduct competitor analysis and recommend strategies to increase the Bank's market share within the Agriculture sector.
- Keep abreast of Government agricultural policies, regional trade developments and regulatory changes affecting agribusiness customers.

Customer Service & Relationship Management

- Serve as the primary relationship manager for assigned Agriculture sector customers.
- Ensure prompt response to customer requests and financing requirements.
- Coordinate service delivery with Credit Risk, Trade Finance, Treasury, Operations and Digital Banking teams.

- Conduct regular customer visits and business reviews to strengthen relationships and identify growth opportunities.
- Deliver exceptional customer service while maintaining long-term business relationships.

Operational Responsibilities

- Maintain accurate customer records and portfolio information.
- Prepare weekly and monthly portfolio performance reports.
- Monitor customer profitability and identify cross-selling opportunities.
- Ensure compliance with the Bank's Credit Policy, CBK Prudential Guidelines, AML/CFT regulations and KYC requirements.
- Maintain complete documentation throughout the customer lifecycle.
- Support implementation of strategic initiatives within the Agriculture portfolio.

KEY PERFORMANCE INDICATORS

- Profit Before Tax (PBT) Budget Achievement
- Deposit Budget Achievement
- Agriculture Portfolio Growth
- Loan Book Growth
- Trade Finance Revenue
- Foreign Exchange Revenue
- Non-Funded Income Growth
- Number of New Agriculture Relationships Acquired
- Customer Retention Rate

JOB REQUIREMENTS

- Bachelor's Degree in Business Administration, Finance, Economics, Banking, Agriculture, Agribusiness Management or a related field.
- Professional qualifications such as AKIB, CPA(K), ACCA, CFA or equivalent will be an added advantage.

- Minimum of five (5) years' experience in Corporate Banking, Relationship Management or Business Development, with at least three (3) years managing corporate relationships.
- Experience managing agribusiness or agriculture sector clients will be an added advantage.
- Good understanding of agricultural finance, commodity markets and value chain financing.

KEY COMPETENCY REQUIREMENTS

Knowledge

- Kenya's agricultural and agribusiness value chains.
- Agricultural finance and seasonal lending.
- Commodity and warehouse receipt financing.
- Trade and export finance.
- Corporate credit analysis.
- Treasury and cash management products.
- Agricultural value chain financing.
- Financial statement analysis.
- CBK Prudential Guidelines.
- AML/CFT and KYC requirements.
- Government policies affecting the agricultural sector.

Skill/Competencies

- Business Development and Marketing
- Relationship Management
- Corporate Credit Analysis
- Financial Analysis
- Negotiation Skills
- Customer Relationship Management
- Networking and Stakeholder Management
- Communication and Presentation Skills
- Strategic Thinking
- Analytical and Problem-solving Skills
- Results Orientation

REPORTING RELATIONSHIPS

Reports to: Head of Corporate Banking

Job Holder:	**Supervisor:**	**HCM:**
Name:	Name:	Name:
Date:	Date:	Date: