JOB DESCRIPTION

JOB TITLE: Corporate RM – Construction & Infrastructure 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 construction and infrastructure sector while increasing the Bank's revenue through the delivery of tailored corporate banking solutions. The role is responsible for originating, structuring and managing financing opportunities for construction companies, engineering firms, real estate developers, infrastructure contractors, building materials manufacturers and other participants within the construction value chain.

The Relationship Manager will support financing of strategic national infrastructure projects, affordable housing developments, public-private partnerships (PPPs), commercial real estate developments and county government infrastructure projects while ensuring prudent credit management and sustainable portfolio growth.

DUTIES & RESPONSIBILITIES

Business Development & Relationship Management

- Develop and maintain relationships with construction companies, civil engineering firms, real estate developers, EPC contractors, quantity surveyors and infrastructure investors.
- Identify and acquire new corporate customers operating within Kenya's construction and infrastructure sector.
- Develop banking relationships with contractors undertaking National Government, County Government, State Corporation and Public-Private Partnership (PPP) projects.
- Market the Bank's corporate banking products and customized financial solutions to customers within the construction ecosystem.
- Build relationships with developers participating in Kenya's Affordable Housing Programme and other strategic housing developments.
- Develop relationships with manufacturers and suppliers of cement, steel, roofing materials, paints, electrical equipment and other building materials.

- Engage consultants including architects, engineers and project managers to identify financing opportunities.
- Position the Bank as the preferred banking partner for large infrastructure and commercial property developments.

Portfolio Growth

- Grow deposits, lending, trade finance and non-funded income from the construction and infrastructure portfolio.
- Structure financing solutions including:Working Capital Facilities, Contract Financing, Project Finance etc
- Market bid bonds, advance payment guarantees, performance guarantees and retention guarantees for contractors participating in public and private tenders.
- Promote payroll, collections, cash management, trade finance, foreign exchange and treasury solutions.
- Cross-sell digital banking, merchant acquiring and investment products to existing customers.
- Increase customer wallet share by providing integrated banking solutions.

Credit Management

- Evaluate customers' financial capacity, project cash flows and repayment ability.
- Assess project viability before recommending financing.
- Prepare quality credit proposals supported by sound financial analysis.
- Conduct due diligence on contracts, project sponsors and counterparties.
- Monitor project implementation to ensure facilities are utilized for approved purposes.
- Review customer facilities regularly to ensure compliance with approved terms.
- Monitor contractor payment cycles and proactively manage repayment risks.
- Initiate recovery actions for delinquent facilities.

Market Development & Sector Intelligence

- Monitor developments within Kenya's construction, infrastructure and real estate sectors.
- Identify financing opportunities arising from Government infrastructure investments including roads, railways, ports, airports, energy infrastructure and water projects.
- Monitor opportunities arising from County Government infrastructure programmes.

- Track trends within the Affordable Housing Programme and other national development initiatives.
- Conduct competitor analysis and recommend strategies to improve the Bank's market share.
- Maintain awareness of developments affecting the National Construction Authority (NCA), Public Procurement and Asset Disposal Act (PPADA) and Public-Private Partnership framework.

Customer Service & Relationship Management

- Serve as the primary relationship manager for assigned customers.
- Ensure timely response to customer requests.
- Coordinate service delivery with Credit, Trade Finance, Treasury, Operations and Digital Banking teams.
- Maintain regular customer engagement through site visits and business reviews.
- Resolve customer issues promptly while maintaining high service standards.

Operational Responsibilities

- Maintain complete customer records.
- Prepare weekly and monthly portfolio reports.
- Monitor customer profitability and identify cross-selling opportunities.
- Ensure proper documentation throughout the credit lifecycle.
- Ensure compliance with CBK Prudential Guidelines, AML/CFT regulations, KYC requirements and internal credit policies.
- Maintain high portfolio quality while achieving business growth objectives.

KEY PERFORMANCE INDICATORS

- Profit Before Tax (PBT) Budget Achievement
- Deposit Growth
- Loan Portfolio Growth
- Construction & Infrastructure Portfolio Growth
- Number of New Construction Relationships Acquired
- Value of Project Finance Deals Closed
- Value of Performance Guarantees and Bid Bonds Issued
- Customer Satisfaction Index

JOB REQUIREMENTS

- Bachelor's Degree in Business Administration, Finance, Economics, Banking, Quantity Surveying, Engineering 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, with at least three (3) years managing corporate relationships.
- Demonstrated experience in financing construction, infrastructure, engineering or real estate clients.
- Strong understanding of project finance, contract financing and infrastructure lending.
- Good understanding of Kenya's construction industry and regulatory framework.

KEY COMPETENCY REQUIREMENTS

Knowledge

- Kenya's construction and infrastructure sector.
- Public procurement processes.
- Public-Private Partnership (PPP) financing.
- Affordable Housing Programme.
- Infrastructure finance.
- Project finance.
- Contract financing.
- Performance guarantees and bonds.
- Trade finance.
- Cash management.
- Treasury products.
- Credit risk analysis.
- Financial statement analysis.
- CBK Prudential Guidelines.
- AML/CFT and KYC requirements.

Skill/Competencies

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

REPORTING RELATIONSHIPS

Reports to: Head of Corporate Banking

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