JOB DESCRIPTION

JOB TITLE: Corporate RM – Oil & Gas	**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 the Oil & Gas sector while increasing the Bank's revenue through the marketing and delivery of corporate banking products and services. The role focuses on acquiring and managing upstream, midstream, downstream, and oilfield service companies by providing tailored financial solutions, ensuring sustainable portfolio growth, and maintaining strong credit quality.

DUTIES & RESPONSIBILITIES

- **Business Development & Relationship Management**
- Develop and maintain strong relationships with existing and prospective customers operating within the Oil & Gas industry.
- Identify and onboard new corporate clients across the upstream, midstream, downstream and oilfield services value chain.
- Grow the Bank's market share within the Oil & Gas sector through targeted acquisition initiatives.
- Serve as the primary relationship manager for assigned Oil & Gas clients, ensuring exceptional customer service.
- Develop customized banking solutions based on clients' operational and financial requirements.
- Build strategic relationships with key industry stakeholders, regulators and sector associations.
- **Portfolio Growth**
- Grow deposits, loans, trade finance, treasury and transactional banking business from assigned clients.
- Structure working capital, project finance, structured trade finance and asset finance facilities suitable for Oil & Gas companies.

- Identify opportunities for cross-selling treasury, cash management, foreign exchange, digital banking and investment products.
- Increase customer wallet share through effective relationship management.
- **Credit Management**
- Identify viable lending opportunities while maintaining prudent credit standards.
- Prepare quality credit proposals for approval.
- Conduct financial analysis and credit risk assessments.
- Monitor customer facilities to ensure timely repayments.
- Initiate early recovery actions on delinquent facilities.
- Ensure proper documentation throughout the credit approval and facility utilization process.
- **Sector Intelligence**
- Monitor developments in petroleum legislation, industry regulations and market trends.
- Analyze industry performance and identify emerging opportunities.
- Keep abreast of global oil price movements and their impact on customers.
- Conduct competitor analysis and recommend strategies for improving market penetration.
- **Operational Responsibilities**
- Prepare weekly and monthly portfolio performance reports.
- Maintain accurate customer records and pipeline reports.
- Monitor customer account activity to identify additional business opportunities.
- Coordinate with Trade Finance, Treasury, Credit Risk and Operations departments to ensure timely service delivery.
- Ensure compliance with internal policies, regulatory requirements and AML/KYC guidelines.

KEY PERFORMANCE INDICATORS

- Profit Before Tax (PBT) Budget Achievement
- Deposit Growth
- Loan Book Growth

- Growth of Oil & Gas Portfolio
- Number of New Oil & Gas Relationships Acquired
- Customer Retention Rate
- Customer Satisfaction Index

JOB REQUIREMENTS

- Bachelor's Degree in Business, Finance, Economics, Banking or related discipline.
- Professional banking qualification is an added advantage.
- Minimum five (5) years' experience in Corporate Banking.
- At least three (3) years managing large corporate clients.
- Experience handling Oil & Gas clients is highly desirable.
- Strong understanding of structured finance, project finance and trade finance.

KEY COMPETENCY REQUIREMENTS

Knowledge

- Oil & Gas industry value chain.
- Petroleum sector financing.
- Corporate lending.
- Credit risk analysis.
- Treasury products.
- Trade finance.
- Cash management.
- Regulatory framework affecting the petroleum industry.
- Financial statement analysis.

Skill/Competencies

- Dynamic, analytical and 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
- A passion for performance, team play and achievement in a competitive and dynamic environment
- Hardworking with excellent organizational and planning skills
- Commercial awareness and customer focus

REPORTING RELATIONSHIPS

Reports to: Head of Corporate Banking

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