UBA

JOB DESCRIPTION

JOB TITLE: Corporate RM – Telecommunications & Services 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 the Telecommunications and Services sector while increasing the Bank's revenue through the delivery of tailored corporate banking products and solutions. The role is responsible for originating, structuring and managing banking relationships with telecommunications companies, ICT firms, technology companies, business process outsourcing (BPO) firms, data centres, digital service providers, payment service providers, professional service firms and other corporate service organizations.

The Relationship Manager will drive portfolio growth through customer acquisition, relationship management, credit quality, cross-selling and sector intelligence while supporting Kenya's digital transformation agenda and the Bank's strategic objectives.

DUTIES & RESPONSIBILITIES

Business Development & Relationship Management

- Develop and manage relationships with telecommunications operators, internet service providers (ISPs), ICT companies, technology firms, business process outsourcing (BPO) companies, shared service centres and other corporate service providers.
- Identify and acquire new corporate customers within Kenya's telecommunications, ICT and services sectors.
- Build relationships with technology companies involved in software development, cloud computing, cybersecurity, artificial intelligence, fintech and digital platforms.
- Develop banking relationships with payment service providers (PSPs), licensed fintech companies and digital financial service providers.
- Engage key decision-makers to understand customers' strategic objectives and provide innovative banking solutions.

- Position the Bank as the preferred financial partner for technology-driven businesses and corporate service organizations.
- Build strategic relationships with industry regulators, technology associations and ecosystem partners to identify business opportunities.

Portfolio Growth

- Grow deposits, loans, trade finance and non-funded income from the Telecommunications and Services portfolio.
- Structure financing solutions including: Working Capital Facilities, Equipment Financing, Project Finance for ICT infrastructure etc
- Promote cash management, payroll solutions, collections, merchant acquiring, agency banking, digital banking and treasury products.
- Market foreign exchange and trade finance solutions to customers with international operations.
- Cross-sell investment products, insurance and transaction banking solutions.
- Increase customer wallet share by providing integrated banking solutions.

Credit &Risk Management

- Conduct financial and credit analysis for customers within the Telecommunications and Services sector.
- Prepare quality credit applications supported by sound financial analysis and sector insights.
- Assess customers' cash flows, recurring revenue models and repayment capacity.
- Monitor customer facilities to ensure compliance with approved terms and conditions.
- Conduct annual credit reviews and periodic portfolio monitoring.
- Initiate recovery actions for delinquent facilities in collaboration with Credit Risk and Recovery teams.
- Ensure proper documentation throughout the credit approval and facility utilization process.

Market Development & Sector Intelligence

- Monitor developments within Kenya's telecommunications, ICT and digital economy.
- Identify opportunities arising from digital transformation initiatives, cloud adoption, financial technology innovation and expansion of broadband infrastructure.
- Monitor developments in mobile money, digital payments and e-commerce.

- Track emerging technologies including artificial intelligence, cybersecurity, data centres and digital infrastructure.
- Conduct competitor analysis and recommend strategies to increase the Bank's market share.
- Maintain awareness of developments by the Communications Authority of Kenya (CA), Central Bank of Kenya (CBK) and other relevant regulatory bodies affecting customers within the sector.

Customer Service & Relationship Management

- Serve as the primary relationship manager for assigned customers.
- Ensure prompt response to customer enquiries and service requests.
- Coordinate service delivery with Treasury, Trade Finance, Credit Risk, Operations and Digital Banking teams.
- Conduct regular customer visits and business reviews to identify new opportunities.
- Build long-term customer relationships through exceptional service delivery.

Operational Responsibilities

- Maintain accurate customer records and pipeline reports.
- 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.
- Ensure all customer documentation is complete, accurate and up to date.
- Support implementation of strategic initiatives within the Telecommunications and Services portfolio.

KEY PERFORMANCE INDICATORS

- Profit Before Tax (PBT) Budget Achievement
- Deposit Budget Achievement
- Telecommunications & Services Portfolio Growth
- Loan Book Growth
- Non-Funded Income Growth
- Number of New Corporate Relationships Acquired
- Growth in Digital Banking Revenue
- Transaction Banking Revenue

- Customer Satisfaction Index

JOB REQUIREMENTS

- Bachelor's Degree in Business Administration, Finance, Economics, Banking, Information Technology, Computer Science or a related field.
- Professional banking qualification (AKIB, CPA(K), ACCA, CFA or equivalent) is an added advantage.
- Minimum of five (5) years' experience in Corporate Banking, Relationship Management or Business Development.
- At least three (3) years managing large corporate relationships.
- Experience managing customers within the telecommunications, ICT or corporate services sector is highly desirable.
- Good understanding of transaction banking, cash management, treasury products and digital banking solutions.

KEY COMPETENCY REQUIREMENTS

Knowledge

- Kenya's telecommunications and ICT sector.
- Digital banking ecosystem.
- Corporate banking products and services.
- Transaction Banking.
- Cash Management.
- Treasury products.
- Trade Finance.
- Digital payments ecosystem.
- Corporate Credit Analysis.
- Financial Statement Analysis.
- CBK Prudential Guidelines.
- Communications Authority of Kenya regulatory framework.
- AML/CFT and KYC requirements.
- Emerging technologies including cloud computing, cybersecurity and fintech.

Skill/Competencies

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

REPORTING RELATIONSHIPS

Reports to: Head of Corporate Banking

Job Holder:	**Supervisor:**	**HCM:**

Name:	Name:	Name:
Date:	Date:	Date: