



Position: Relationship Manager – SME

Department: Retail/SME Banking

Position/Location Head Office

Reports to: Manager Retail Banking

No. of Vacancies: Two (2)

Job Summary: The Relationship Manager SME is responsible for growth of a quality SME portfolio to achieve the set targets of loans, liabilities and transactional income.

Key Duties and Responsibilities

1. Business growth

- Achieve Sales growth & relationship targets.
- Monitor the SME portfolio to ensure that Portfolio at risk (PAR) and Non-Performing loans) NPLs are kept within the acceptable levels.
- Appraise loan applications making sure that they meet the set standards and credit requirements using the prescribed score cards and return those that do not meet specifications to the front office desk for follow up.
- Initiate credit applications for new and existing customers by completing the documentation with customers, completing the required financial analysis and submitting applications to credit risk for approval.
- Increase product penetration for the customers under management by reviewing their portfolio to determine potential cross sells and proactively recommend new products to customers.
- Process disbursement requests for all lending products in order to achieve the department's budget

2. Customer service

- Drive excellence in relationship management in the segment, develop regular customer call schedule/program, resolution of queries/complaints etc. monitor utilization of credit facilities and action/escalate as appropriate using reports & relevant management information to enable profitable management of this important segment.
- Receive security documents from customers ensuring that they meet bank standards and any specific requirements depending on the facilities offered to the customer.
- Follow up on all approved loans and ensure that customer information is correctly captured in the system i.e. standing orders, interest rates, repayment schedules, limits, review and expiry dates.

- Follow up on irregular accounts and generate actioned arrears report for submission to credit.
- Make calls to clients with loans in arrears to support timely collection and generate reports.

3. Controls/Processes

- Ensure that all documentation and transactions are in line with local and regulatory anti-money laundering and KYC requirements resulting into compliance with KYC, AML & suspicious transactions reporting
- Request and closely monitor TODs and other overdrafts in the portfolio and highlight those that are of concern to the Manager Retail and Credit department for action.

Job Specifications

Academic Qualifications:

- University degree, Professional banking qualifications is an added advantage.

Experience:

- At least 4-5 years banking experience
- Excellent sales/networking & relationship management background.
- Strong Communication & presentation skills, verbal and written.
- Credit Appraisal & Analysis skills & portfolio quality control.
- Good understanding of the SME Segment
- Excellent interpersonal and negotiating skills required.
- Industry and business awareness.
- Excellent problem solving and decision making skills.
- Good organization & team work (Winning together) skills.

Skills Required:

- Strong marketing, lending, negotiating and decision-making ability coupled with good knowledge of bank products, banking regulations and local business practice
- Relationship Management skills
- Excellent sales skills and high closure rate

Applications should be emailed to HR@nicgroup.com not later than November 23, 2018. Only successful candidates will be contacted.