



**JOB DESCRIPTION**

**Position** : Relationship Manager  
**Department** : Institutional Banking  
**Reports to** : Head of Institutional Banking

**Purpose of the Position:**

To grow Liabilities as per set business targets and manage allocated client relationships within agreed parameters to maximize revenue and contribute to the general development of the bank.

ACCOUNTABILITY	OUTPUT
<p><b>1. Business growth/Financial Goals</b></p>	<ul style="list-style-type: none"> <li>• Recruit, grow and nurture IB customer base and liabilities portfolio volumes as per set targets</li> <li>• Generate and improve profitability on a portfolio of new customer relations.</li> <li>• Cross sell Bank products and services.</li> <li>• Prepare and submit credit appraisals for Institutional Banking Customers that might require financing in conformity with credit guidelines and requirements.</li> <li>• Ensure that applied credit interest rates are managed within guidelines and limits set by the Bank and in adherence to regulatory requirements.</li> </ul>
<p><b>2. Relationship Management and Customer Service.</b></p>	<ul style="list-style-type: none"> <li>• Ascertain that all relevant documentation required for IB accounts is obtained.</li> <li>• Ensure all bank interest charges/waivers and other set IB parameters are duly implemented in the system.</li> <li>• Ensure no relationship lapses on assigned accounts.</li> <li>• Support client confidence through solid delivery of expected benefits such as cost-efficient finance, improved efficiency of financial administration and reliability of required service standards</li> </ul>

	<p>support client confidence.</p> <ul style="list-style-type: none"> <li>• Support in the development/deepening of existing business relationships and increase profitability/customer wallet size</li> <li>• Ensure 24 hour maximum turnaround time in resolving customer queries and issues</li> </ul>
<b>3. Business Intelligence</b>	<ul style="list-style-type: none"> <li>• Develop an intimate understanding of the client and their industry/business, analyse their modus operandi, management practices, judgement of various influential decision makers and market conditions affecting the long-term viability of the company/institution and its sector.</li> <li>• In-depth understanding of financial service trends and IB practice both nationally and internationally.</li> <li>• Identify barriers to business growth and sustainability that emanate from service dissatisfaction and competition from other service and product providers (market intelligence).</li> <li>• Awareness and intimate understanding of the activities of the traditional and non-traditional competitors and the impact on our IB client relationships.</li> </ul>
<b>4. Compliance</b>	<ul style="list-style-type: none"> <li>• Ensure compliance to all Internal ,Regulatory and Statutory compliance expectations</li> <li>• Prepare and maintain appropriate reports on client portfolio and business performance reports as per business standards.</li> </ul>
<b>5. Risk Management</b>	<ul style="list-style-type: none"> <li>• Establish and monitor a Risk management framework (in line with the banks risk framework) for day to day activities carried out in the portfolio to ensure key risks are identified and managed</li> <li>• Coordinate the manage all incident reports, Risk Control Self Assessments and any technical changes in the customer service environment of your portfolio</li> </ul>

**Job Specifications (Ideal):**

**Academic Qualifications:**

- University degree in any business related field.
- MBA would be an added advantage.

**Work Experience:**

- 4-5 years' experience in main-stream banking in liabilities growth and management
- 4-5 years' experience in sales/marketing of financial products and services especially liabilities
- Strong background in relationship management.
- Experience in the Public sector and NGO space is an added advantage.

## Skills Required:

### *Technical skills*

- **Financial analysis Skills:** Ability to analyze and/or interpret financial statements, and advise accordingly.
- **Analytical business and investment appraisal Skills:** Keen on detail and able to conceptualize financial investment proposals and provide viable solutions.
- **Tech Savvy:** Computer literate with proficiency in computerized financial analysis applications.
- **Industry knowledge:** Candid knowledge of the NPO and financial sectors and investment opportunities.
- **Credit Risk Knowledge:** Ability to conceptualize basic credit risk and advise accordingly.

### *Personal attributes*

- **Goal driven and results oriented:** Understands measurement metrics, appreciates being measured and driven to achieve performance targets
- **Personal Ethics:** Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.
- **Communication Skills:** Excellent written, verbal and presentation skills.
- **Interpersonal Skills:** Must be a people person, with ability to interact confidently with VIPs and key contacts in sector, and all stakeholders. fair and firm but able to build working relationships
- **Proactive Initiator:** Must be pro-active, a self-starter and have the ability to see, grasp and advise on strengths, weaknesses, opportunities and threats.
- **High Level Energy:** Must enjoy the complex/abstract and apt to flexible working hours.

Applications should be emailed to [HR@nicgroup.com](mailto:HR@nicgroup.com) not later than **May 15<sup>th</sup> 2019**. Only successful candidates will be contacted.