

JOB TITLE: Relationship Manager, Sahl

Job Summary:

To achieve business growth for the Bank by acquiring new profitable customers; and selling Sahl Banking products while also promoting sales of other products and services of the Bank to increase wallet share within existing customers. This incorporates prospecting for new business as well as managing customer expectations to sustain strong business relationships.

Job Details KEY RESPONSIBILITIES:

- Growth in business volumes, customer base and wallet share.
- Bring new leads for Assets and Liabilities to grow KCB Sahl portfolio.
- Quality Management of customer expectations.
- Consistency in adherence to and application of established policies, processes, and tools including Sharia Compliance, to achieve optimal efficiency, compliance, and cost containment.
- Minimization of exposures to and impact of risks associated with KYC, AML, and portfolio maintenance
- Adequacy of personal competence to effectively perform Relationship Management tasks.

DAILY RESPONSIBILITIES:

- To create and manage Sahl banking relationships and ensure optimal sales to all the customers including retail, corporate, and treasury customers by way of joint calls and cross selling
- To manage the customers relationships to ensure retention by making sure that all complaints raised by them are resolved within a reasonable and agreed time
- Work in close partnership with Credit Department Team, Branch Managers, Legal Department Team, and Head of Sahl Banking to ensure that the credit requests for new and existing facilities are correctly prepared in accordance with KCB and/or group policies.
- Actively monitor and manage the portfolio to maintain low Non-Performing Loan (NPL) levels and achieve a quality portfolio.
- Train respective branch and stakeholders on KCB Sahl Banking products and effective sales skills
- Implement strategic initiatives recommended through the Head of Sahl Banking including but not limited to events and sponsorship, new product introductions, coordination of special clubs and/or schemes, etc. that aim to grow the KCB Sahl business
- Be conversant with the KYC requirements. Undertake actions to ensure compliance and report suspicions. Exercise due care and diligence in ensuring all anti-money laundering and KYC requirements are complied with.

COMPETENCE REQUIREMENT:

- Interpersonal skills to create and maintain relevant business networks; and to effectively
 communicate with and manage customer expectations (internal and external), and other
 stakeholders who impact performance.
- Technical skills to effectively perform Relationship Management activities/tasks in a manner that consistently achieves high quality standards or benchmarks.
- Sales skills to prospect and close business
- Knowledge of Sahl Banking products as well as other relevant products.
- Knowledge and effective application of all relevant banking policies, processes, procedures, and guidelines to consistently achieve required compliance standards or benchmarks.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.

MINIMUM POSITION QUALIFICATION AND REQUIREMENTS:

- University degree of its equivalent and relevant professional qualification in Banking, Accounting or Finance.
- Three years of experience with similar responsibilities
- Practical experience in use of Microsoft Office Packages
- Practical experience in use of Microsoft Office Packages



Deadline: 2022-09-08 00:00:00 Reference Number: IRC12887