



JOB TITLE: Relationship Manager; Mortgage Financing (1 Position(s))

Job Location : Lake Zone

Job Purpose:

Responsible for growing the Mortgage financing portfolio, ensure the product is well positioned in the Market. To Manage the end-to-end Relationship of Key Stake Holders and ensuring that the segment provides tailor made Mortgage solutions which caters for the needs of the segment. Responsible for designing sales strategies and ensure smooth execution for the growth of Portfolio across the network.

Main Responsibilities:

- Identify customer segment needs and ensure development of appropriate tailor-made Mortgage solutions.
- Ensure a well defined and seamless process on the Mortgage Lending solutions to customers.
- Proactive nurture and leverage sustainable, robust stakeholder relationship, coalitions and network internally and externally (Committees, Government Bodies/Officials, regulators, Banks, Community and Private entities)
- Ensure the strategic agenda is delivered to the required standard in order to drive different Mortgage financing options (Purchase, Construction, Refinancing, Semi Finished and others)
- Design sales strategies and embed sales culture across the network.
- Design the annual action plan for the overall Mortgage portfolios and ensure it is executed by the Relationship Managers and the branches.
- Support the Manager; Mortgage to forecast future market trends and translate these into segment level strategy to create and sustain competitive advantage.
- Responsible for leads generation directly or through branches for all the Personal Lending products with a key focus on Mortgage finance.
- Manage the segment sales and revenue with the key focus to increase profitability.
- Conduct business/Sales discussions and negotiations for the purpose of generating relevant business with stakeholders, prepare business proposals for decision-making to the relevant committees.
- Ensure continuous product improvement and digitization of Mortgage processes.
- Be an effective agent of change and role model for Relationship Managers and Branch network

- Establish, strengthen and manage Relationship with all the key stakeholders in the Mortgage Financing i.e., Real Estate developers as well as at an individual official level.
- Prepare budget and projections for the products, including existing as well as prospective and potential clients. Co-ordinate budget objectives to respective areas of responsibilities and ensure targets are achieved as per the approved budget.
- Monitor and review branch performance on this Portfolio to ensure that targets are met and the quality of the portfolio is maintained.
- Ensure high level of integrity through compliance, understanding of the loan book, credit policy, and the procedures by Relationship Managers
- Work closely with the existing Real estate partners and recruit more strategic partners for the Mortgage loan business while ensuring that the relationship is well maintained.
- Be conversant with policies, procedures and market trends pertaining to all bank products and services and be able to adapt to changes based on technological advancements and customer sophistication.

Knowledge and Skills:

- MS applications (Excel, Vision, Word, Publisher)
- Adaptability, Building Positive Working Relationships, Coaching, Communication, Continuous Learning, Contributing to Team Success, Customer Focus, Formal Presentation, Innovation, Planning & Organizing, Work Standards
- Understanding of Market trends
- Understanding of mortgage regulations
- Excellent communication and listening skills.
- Confidence and presentation skills.
- Understanding and interest in financial/banking products and markets.
- Ability to explain and handle complex information clearly and simply.
- Strong sales and negotiation skills.
- Credit and analytical skills
- Relationship management skills

Qualifications and Experience:

- Bachelor's degree in business related studies
- A minimum of 4 years' experience in banking operations, out of which 3 should be in relationship management and/or Portfolio Management.

NMB Bank Plc is an Equal Opportunity Employer. We are committed to creating a diverse environment and achieving gender balanced workforce.

Female candidates and people living with disabilities are strongly encouraged to apply for this position.

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Job opening date : 26-Oct-2023

Job closing date : 09-Nov-2023

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