



1. JOB TITLE: Corporate Relationship Manager

To achieve business growth for the Bank by acquiring new profitable customers; and selling Corporate 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.

KEY RESPONSIBILITIES

- Growth in business volumes, customer base and wallet share.
- Adequacy of personal competence to effectively perform Relationship Management tasks.
- Consistency in adherence to and application of established policies, processes, and tools to achieve optimal efficiency, compliance and cost containment.
- Minimization of exposures to and impact of risks associated with KYC, AML and portfolio maintenance.
- Quality of management of customer expectations.

COMPETENCE REQUIREMENTS

- 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 Corporate 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.

MAIN ACTIVITIES

- To create and manage corporate banking relationships and ensure optimal sells to all the customers being treasury customers, retail by way of joint calls and cross selling. Creatively tailor products to meet individual customer needs.
- Grow the corporate banking customer base by recruiting new customers, and wallet sizing to the existing customers to attain high returns.
- To manage the customers relationships to ensure retention by making sure that all the complaints raised by them are resolved within a reasonable and agreed time
- Monitor and ensure that there is no excesses that are not approved.
- Work in close partnership with Credit team, Branch managers, Head Corporate Relationship Management, Director Corporate banking to ensure that the credit requests for new and existing facilities are correctly prepared in accordance with KCB and/or group policies.
- After consideration of individual case merits, recommend credit requests for approval to relevant authorities.
- Liaise and provide leadership to corporate bankers in areas of expertise, particularly in regards to provision of quality service to customers.
- Provide feedback to the Unit Head- Relationship Management and Corporate Director, or relevant parties in regards to service provision to customers and the trend of assets and liabilities
- Responsible for delivering a service to customers that matches the Bank's mission statement.
- 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.

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

- University Degree preferably in Business Managements i.e. Accounting, Finance, Marketing
- Associate of chartered Institute of Bankers (or equivalent), MBA is an added advantage.
- Three years of experience with similar responsibilities

APPLY HERE

Uploaded: 2024-01-22 00:00:00

Deadline: 2024-01-29 00:00:00

Reference Number: 2150

2. JOB TITLE: Compliance Risk Manager

A compliance manager plays a crucial role to ensure the bank adheres to relevant laws, regulations and internal policies. The resource support Head of Risk in the management of Compliance, Ethics and Financial Crime processes and methodology throughout the KCBT business units, as well as the implementation, alignment and embedding of the KCB Group compliance, Ethics and financial crime processes and methodology in KCBT. Ensuring that the KCBT Compliance, Ethics and Financial crime function delivers the compliance and financial crime deliverables required

KEY RESPONSIBILITIES

a. Regulatory compliance

- Develop and implement policies and procedures to ensure compliance with applicable regulations
- Stay informed about relevant laws, regulations and guidelines that affect the banking industry, including interpret and communicate regulatory requirements to stakeholders
- Gap analysis for new regulations, creating awareness and track implementation
- Ensure the monthly and quarterly compliance regulatory reporting have been done as per guiding laws, guidelines and regulations.
- Respond to inquiries and requested from regulatory authorities.

b. Compliance management and monitoring activities

- Working with stakeholders to close the identified gaps on compliance matters
- Provide technical expertise reports to relevant stakeholders as and when requested, e.g. reviewing of new product proposals for compliance against regulatory requirements, work with stakeholder to identify potential compliance risks and vulnerabilities
- Work with appropriate teams to identify and interpret laws, rules or regulations that apply to the bank's business activities and monitor compliance with them
- Conduct compliance risk management program (CRMP) for the bank to ensure compliance including conducting risk assessment to identify potential compliance risks and vulnerabilities
- Coordinate and consistently track/ follow up all issues raised and/or those which arise during reviews carried by internal/ external auditors, group auditors and regulators until fully resolved;
- Ensure Banks BCM plan is updated, tested and communicated to relevant stakeholders

c. Advisory role

- Advise the stakeholders on compliance related matters
- Provide insights on potential impact on new and amended products and services on the bank's compliance posture
- Continuously improve the bank's compliance program based on lessons learned and emerging trends.

d. AML and CFT monitoring activities

- Conduct annual Enhanced Due Diligence with correspondence banks
- Act as a coordinator between other units and the bank's Money Laundering Reporting Officer (MLRO), conduct various relevant trainings and coordinate preliminary review/ monitoring of all Suspicious Transactions Reports;
- Coordinate the distribution and collection of information necessary to meet certain certification and reporting requirements, including counterparty information;

- Identify and escalate the need for new or amended compliance, Code of Conduct and financial crime (AML& KYC, Sanctions and Bribery) policies and procedures
- Develop and continuously improve the KCBT compliance and financial crime processes for the identification, management, monitoring and reporting of compliance and financial crime risks and issues

e. Training and Awareness

- Establish, maintain and manage the bank's compliance database and use this information to provide timely /appropriate awareness training/coaching to staff reports;
- Ensure an effective system exists for communicating the compliance risk program standards and guidelines to all staff and appropriate agents;
- Conduct training sessions for bank's employees to enhance the understanding of compliance requirements

Daily Responsibilities:

1. Perform the compliance risk assessment and work with business team to close the gaps identified
2. Provide ongoing coaching to business units and address any compliance queries may arise
3. Monitor Compliance KRI, suspicious transactions, regulatory commitment and tracker
4. Conduct Compliance, Code of Conduct and Financial Crime workshops and trainings
 - Follow-up action are undertaken by management to remedy compliance findings, ensuring that action taken is sufficient, timely and that controls introduced are operating as intended to mitigate the risk
 - Sustainable engagement with various stakeholders more emphasis on Risk Champions
 - Maintain and Update daily regulatory engagement with various stakeholders

Other Duties:

1.
 - o As and when assigned by Head of Risk

MINIMUM POSITION QUALIFICATION REQUIREMENTS

Academic and Professional

1.

Particulars	Details	Specified field or Qualification	Need type
		Business Administration/Accounting Bachelor's degree Mana / Law/Banking	Required
Education	Professional Qualification		Added advantage

2.

Experience

- Minimum number of 6 years in the of banking experience in Compliance, Risk management, Governance, Audit, or any other related fields.
- Demonstrate the capability to work and manage team

1.

Technical skills/Competence

- Good understanding and appreciation of compliance risk management practices.
- Good understanding of current and anticipated regulatory requirements and supervisory expectations.
- Strong analytical skills and confidence in interrogating data, processes, and engagement with stakeholders.
- Able to interpret and communicate clearly to the business the application of relevant rules and regulations
- Analytical and writing skills, planning and organizing
- Leadership and Interpersonal sensitivity

APPLY HERE

Uploaded: 2024-01-22 00:00:00

Deadline: 2024-01-29 00:00:00

Reference Number: 2155

3. JOB TITLE: Corporate Banker

To support Relationship Managers through the management of the credit analysis function by performing comprehensive industry studies, conducting credit reviews and evaluating risk of credits within the assigned portfolio. The incumbent also assists Relationship Managers in managing relationship with liability customers especially with the after-sale support.

KEY RESPONSIBILITIES

- Quality of market intelligence information to support credit analysis.
- Quality of credit reports for credit committee reviews
- Adequacy of personal competence to effectively perform Credit analysis tasks.
- Quality of credit portfolio information and credit portfolio maintenance
- Minimization of exposures to and impact of risks associated with KYC and AML.
- Consistency in adherence to and application of established policies, processes, procedures and tools to achieve optimal efficiency, compliance and cost containment.

COMPETENCE REQUIREMENTS

- Technical skills to effectively perform credit analysis and portfolio maintenance activities/tasks in a manner that consistently achieves high quality standards or benchmarks.
- Interpersonal skills to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.
- Knowledge of lending business and 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.

MAIN ACTIVITIES

- Review of credit requests including review of financial and credit information provided in respect to the corporate clients.
- With the support of the Relationship Manager, prepare credit applications commensurate with credit policy for both facility renewals and on-boarding of new facilities.
- Be conversant with the KYC requirements. Undertake actions to ensure compliance. Exercise due care and diligence in ensuring all AML and KYC requirements are complied with.
- Maintain financial information on loan accounts including financial covenants, spreads and interim reports.
- Monitor and ensure that there are no excesses that are not approved for both assets and liability customers.
- Conduct periodic economic analysis, industry studies, self-assessment and stress tests and recommend strategy and plans of action vis a vis the bank's credit portfolio.
- Proactive monitoring of the credit portfolio to ensure early detection of problem credits.
- Undertake annual review of security documentation for all corporate accounts.
- Responsible for delivering a service to customers that matches the Bank's mission statement.

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

- University Degree or Professional Qualification in a relevant discipline.
- Three years of experience with similar responsibilities.
- Practical experience in use of Microsoft Office Packages.

APPLY HERE

Uploaded: 2024-01-22 00:00:00

Deadline: 2024-01-29 00:00:00

Reference Number: 2151