



JOB TITLE: Relationship Manager Institutional Banking (1 Position(s))

Job Location : Southern Zone, Southern

Job Purpose:

The objective is to grow and retain a portfolio of Institutional Banking clients (both Government and Private Institutions) by performing a proactive, mobile, value adding financial partnership role, ensuring that close personal attention is given to provide a full array of customized financial solutions and services tailored to meet the growth needs Institutional clients.

Main Responsibilities:

Relationship Management and Business growth

- Manage existing customer relationships through regular contacts and visits by ensuring customers banking needs are addressed effectively in a timely manner.
- Partner with the product team and other internal staff to deliver a clear account plan that is based on understanding of client needs and provide appropriate solutions for clients across relevant products by capitalizing on bank's competitive attributes e.g., Network, balance sheet, brand etc.
- Identify and develop a target pipeline and aggressively market for new profitable institutional customers and exploit cross selling opportunities.
- Gather information that is needed to prepare and assess credit applications to manage customer expectations.
- Manage the development of prudently priced assets, cost-effective long term liability with reputable institutions and organizations to ensure the bank's maximum profitability.
- Identify and take ownership of sales leads generated for the bank; Ecosystem banking – Corporate Banking, Business Banking and Retail Banking.
- Manage the product partners to ensure that work standards and quality work output targets are set, achieved, and maintained.
- Ensure full compliance, provide oversight as well as monitor the implementation of various consumer protection requirements across Institutional Banking.

Customer Service Quality and Efficiency

- Adhere to high professional standards and strive to provide quality services and competitive pricing to clients by ensuring delivery of industry-leading customer service, premier on-boarding, experience and advisory service to new and existing institutional Customers.

- Perform a proactive liaison role between customers, client service delivery team and back-office service fulfilment and credit functions.
- Interact frequently and closely with all clients to analyze and establish ongoing needs and to assist clients to better understand their financial requirements.
- Accurately and efficiently process customer mandates/ documentation requirements for financial facilities.
- Mine and analyze customer data to identify and plan for expansion and/or additional business opportunities for the bank.
- Develop and implement a client-calling schedule to visit all clients in the portfolio.

Risk Management

- Monitor and manage complete regulatory compliance (KYC); Control Self-Assessment and addressing of root-cause for issues raised.
- Maintain a high quality of the asset book, ensure excellent performance and maximum returns of the portfolio.
- Gather information that is needed to prepare and assess credit applications to manage customer expectations.
- Proactively manage client portfolio in compliance with the regulatory environment, keeping up with bank's guidelines, policies, and procedures to mitigate financial loss and fraud within the bank.
- Maintain high standards of operational controls including adherence to Risk Management and Compliance guidelines.
- Embed NMB values and code of conduct by ensuring adherence to the highest standards of ethics with relevant policies, processes, and regulations.
- Consult with staff in Risk, Credit, Legal and Compliance departments to ensure that the portfolio remains credit worthy and within the policies of the bank.
- Manage the Institutional Banking liability & loan book within the bank's risk appetite statement.
- Prepare quality clients credit applications for submission to CREDCO.
- Always ensure growth of a quality credit portfolio and a sustainable self-funded wholesale banking balance-sheet
- Ensure proper record keeping in all documents submitted by clients for services at the bank.

Knowledge and Skills:

- Good knowledge of general banking practices, policies, procedures, and regulatory environment.
- Knowledgeable of different industry sectors and sector risk profiles/ trends
- Possess an intimate understanding of Institutional competitor activity, drivers, products, strengths, vulnerabilities, market-share, and client base accordingly to meet business objectives.
- Broad and detailed technical knowledge of general Institutional Banking practices and procedures.
- Good customer relationship and sound understanding of bank's products, policies, and procedures.
- Analytical - identifies and analyses patterns and trends, sees the relationship between cause and effect, has an enquiring mind.
- Fluent in verbal and written communication in English and Swahili.

- Strong in numerical skills and financial acumen to analyze evaluate and identify trends in complex consolidated financial statements, balance sheets and ratios,
- Persuasive - Enjoys selling and negotiating, changes the opinions of others, is convincing with arguments.
- Word/Excel/Power point skills.

Qualifications and Experience:

- Bachelor's degree in Economics, Business Administration, Finance, Marketing Statistics or Research.
- Master's Degree in Business Administration or Business related field is an added advantage.
- A minimum of 5 years' experience in Relationship Management managing government and other public sector clients.

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

Only shortlisted candidates will be contacted

Job opening date : 02-May-2024

Job closing date : 16-May-2024

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