



1. JOB TITLE: RELATIONSHIP MANAGER

JOB PURPOSE

Responsible for growing both Assets (Loans) and Liabilities (Deposits) from Clients, advise the branch/ department on business strategy and provide guided leadership to the Relationship Officers/Bank Officers in canvassing business from Customer to ensure portfolio/ business growth.

SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

Responsibilities

- Pro-actively managing and developing effective client relationships, identifying and managing solutions to meet a wide range of client needs, and promoting products and services
- Generating and growing revenue streams through effective client management
- Developing a comprehensive understanding of the clients financial needs and demonstrating strong product and service knowledge to match the banks offering with the client's needs
- Generating new client acquisitions and selling products to new clients; liaising with the sales team to ensure the quality of leads referred is to the required standard
- Conducting KYC reviews and risk assessments associated with on-boarding new clients
- Overseeing the credit risk associated with assigned client relationships

- Coordinate with Relationship officers/Branch Manager to prepare appropriate financial structure for managing risks and realizing economic value
- Proactively engage with other stakeholders of the bank to ensure the portfolio is maintained to the highest standard.
- Maintaining and updating accurate client information; taking ownership of client service requests and inquiries
- Making proactive client calls and responding swiftly to client requests
- Working with other Relationship officers to enhance the service offered and improve revenue generation
- Preparing presentations to senior management to appraise them of new business development plans and strategies
- To ensure the performance criteria ratio is maintained within the acceptable risk level.
- To accept cash or money orders deposited by customers, credit customers' accounts, and issue receipts and statements
- Facilitate payment of money to or credit accounts for customers according to advice slips, cheques, or other banking documents, and debit appropriate accounts
- conduct foreign currency transactions as requested by customers
- To balance cash
- identify customer needs and refer customers to appropriate banking services and specialists
- Handling any inquiries and resolving customer complaints.
- To open and close accounts as per Customer request.

KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

(Knowledge, skills, qualifications, and experience required for a satisfactory job performance)

A: Required Qualifications

- Bachelor's degree in Business Administration, Marketing, Banking and Finance, or any other relevant fields.
- MBA will be an added advantage

B: Required Experience:

- 3 to 5 year's experience in Corporate Banking.

C: Required knowledge and skills

- Sound knowledge of the MHB's products and offerings.
- Good communication and presentation skills.
- Share valuable and understandable information on products and services.

KEY BEHAVIORS COMPETENCY NEEDED

(List of personal attributes, motives, values, and or characteristics required for the person to possess to carry, and manage responsibilities towards meeting various Organization and particularly Departmental targets

Attributes

Engages in regular traffic-building activities that reinforce personal expertise and MHB brand.

Core relationships among the clients

Balances dedication to clients with objectivity and independence

Able to earn trust in relationships with clients by consistently demonstrating integrity

(Honesty, consistency, and reliability) and professional competence

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2. JOB TITLE: RETAIL BANKING PRODUCT CHAMPION

JOB PURPOSE

The Retail Banking Product Specialist is primarily responsible:

- Drive business growth of the assigned Retail Product(s) covering all MHB Branches

- Play the role of Product Champion for all Relationship Officers of MHB Branches
- Develop, expand and maintain a portfolio of Retail Customers to achieve set budgets within overall bank objectives.
- Develop and launch new retail banking products addressing the market gap.
- Manage and maintain the entire Retail Customers portfolio of all Branches in numbers and value.
- Design, plan and formulate strategies for Retail Banking Department to achieve business goals.
- Ensure effective coordination with the Branches to boost up Retail client base.

SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

- Overall, in charge of all Retail customers portfolios (as Product Champion), managing and maintaining the entire MHB Retail Customers portfolio of all Branches.
- Manage a portfolio of Retail customers, focusing on increasing product penetration, profitability, and customer satisfaction.
- Assessing portfolio at risk, minimizing NPA, and maintaining the quality Retail customers portfolio.
- Recruiting new Companies for consumer lending
- Minimize non-performing assets by proactively following up according to the banks credit policies and procedures on unpaid arrears and excesses.
- Managing and guiding all Retail Relationship Officers and DSAs to ensure a sound Retail Customer portfolio.
- Receiving, Appraising, and recommending all Retail customers' credit proposals to the Head of SMEs and Retail.
- Work hand-in-hand with Relationship Officers to grow and maintain Retail Customers portfolios.
- Preparing weekly sales performance and business pipeline reports across all product ranges in the Retail unit.
- Prepare weekly reports based on the sales activities, achievements, and planning for corrective actions in case of variances.
- Analyse and monitor the variance reports and advise accordingly.
- Monitoring of the risk and debt collection.
- Develop, maintain and expand relationships with Retail Customers, to attain good quality asset book.
- Undertake other associated tasks/duties relating to your role as Retail Banking Product Champion.

KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

A: Required Qualifications

- Bachelor's degree in Business Administration, Marketing, Banking and Finance, or any other relevant fields.
- MBA will be an added advantage

B: Required Experience:

- Management skills and Excellent customer service capabilities
- Negotiations and conflict resolution skills
- Documentation and process management skills
- Strong leadership with quick decision-making and management skills
- Sufficient knowledge and understanding of the market
- Team building & conflict management
- Knowledge on credit risk and process
- Knowledge of all relevant banking policies, processes, procedures, prudential guidelines and guidance to consistently achieve required compliance standard or benchmark
- Interpret, analyze and evaluate data received from multiple sources of information
- Excellent planning, organization and execution skills
- Product knowledge
- Good communication and presentation skills.
- Able to share valuable and understandable information on products and services.

C: Required knowledge and skills

- Attention to detail with the ability to prioritize, work under tight deadlines, and deliver quality results.
- Strong leadership and management skills.
- Strong analytical, excellent written /verbal communication, interpersonal, and relationship-building skills.
- Strong computer skills (Adobe Design Standard, Word, Excel, PowerPoint, web design and maintenance, etc.)
- Strong networking and problem-solving skills
- Excellent communication and organizational skills (both written and spoken) in English and Swahili. Skills Good communication and presentation skills.
- Share valuable and understandable information on products and services.
- Ensure compliance with credit and regulatory guidelines.
- Being able to come up with solutions to product complaints received

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3. JOB TITLE: SMEs PRODUCT CHAMPION

JOB PURPOSE

The SMEs Banking Product Specialist is primarily responsible:

- Drive business growth of the assigned SMEs Retail Product(s) covering all MHB Branches
- Play the role of Product Champion for all Relationship Officers of MHB Branches
- Develop, expand and maintain a portfolio of Small Medium Enterprises (SMEs) Customers to achieve set budgets within overall bank objectives.
- Develop and launch new SMEs retail banking products addressing the market gap.
- Manage and maintain the entire SMEs Customers portfolio of all Branches in numbers and value.
- Design, plan and formulate strategies for SMEs Unit to achieve business goals.
- Ensure effective coordination with the Branches to boost up SMEs client base.

SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

- Overall, in charge of all SMEs customers portfolios (as Product Champion), managing and maintaining the entire MHB SMEs customers portfolio of all Branches.
- Manage a portfolio of SMEs customers, focusing on increasing product penetration, profitability, and customer satisfaction.
- Assessing portfolio at risk, minimizing NPA, and maintaining the quality SMEs customer's portfolio.
- Recruiting new Companies for consumer lending
- Minimize non-performing assets by proactively following up according to the banks credit policies and procedures on unpaid arrears and excesses.
- Managing and guiding all SMEs Relationship Officers and DSAs to ensure a sound SMEs Customer portfolio.
- Receiving, Appraising, and recommending all SMEs customers' credit proposals to the Head of SMEs and SMEs.

- Work hand in hand with Relationship Officers to grow and maintain SMEs Customers portfolios.
- Preparing weekly sales performance and business pipeline reports across all product ranges in the SMEs unit.
- Prepare weekly reports based on the sales activities, achievements, and planning for corrective actions in case of variances.
- Analyse and monitor the variance reports and advise accordingly.
- Monitoring of the risk and debt collection.
- Undertake other associated tasks/duties relating to your role as Retail Banking Product Champion.

KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

A: Required Qualifications

- Bachelors degree in Business Administration, Marketing, Banking and Finance, or any other relevant fields.

B: Required Experience:

- Management skills and Excellent customer service capabilities
- Negotiations and conflict resolution skills
- Documentation and process management skills
- Strong leadership with quick decision-making and management skills
- Sufficient knowledge and understanding of the market
- Team building & conflict management
- Knowledge of credit risk and process
- Knowledge of all relevant banking policies, processes, procedures, prudential guidelines, and guidance to consistently achieve required compliance standards or benchmarks.
- Interpret, analyze, and evaluate data received from multiple sources of information.
- Excellent planning, organization, and execution skills.
- Product knowledge
- Good communication and presentation skills.
- Able to share valuable and understandable information on products and services.

C: Required knowledge and skills

- Attention to detail with the ability to prioritize, work under tight deadlines, and deliver quality results.
- Strong leadership and management skills.

- Strong analytical, excellent written/verbal communication, interpersonal, and relationship-building skills.
- Strong computer skills (Adobe Design Standard, Word, Excel, PowerPoint, web design and maintenance, etc.)
- Strong networking and problem-solving skills
- Excellent communication and organizational skills (both written and spoken) in English and Swahili. Skills Good communication and presentation skills.
- Share valuable and understandable information on products and services.
- Ensure compliance with credit and regulatory guidelines.
- Being able to come up with solutions to product complaints received.
- Develop, maintain, and expand relationships with SMEs Customers, to attain good quality asset book.
- MBA will be an added advantage.

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