



Job Title:	Relationship Manager Asset Finance	Reports to:	Head Asset Finance & IPF- Direct report
Unit:	Retail Banking	Division:	Retail Banking
Grade:		Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
<p>The purpose of this role is to drive the growth of a high-quality retail Asset Finance portfolio within the bank. The incumbent will be responsible for structuring, marketing, and selling asset finance solutions, while supporting SME, Retail, and Premier Relationship Managers.</p> <p>Leveraging experience in retail relationship management, the role holder will develop and implement account plans for the existing portfolio within the assigned target market. They will identify customer needs and structure appropriate solutions in collaboration with retail Relationship Managers to achieve asset finance targets.</p> <p>Success in this role will be driven by effective customer acquisition, satisfaction, growth, and retention.</p>

Key Result Areas		
Perspective	% Weighting <i>(To add up to 100%)</i>	Output
Financial	50%	<ul style="list-style-type: none"> Responsible for the growth of the retail banking business portfolio to ensure set targets for portfolio growth, income and quality are achieved. Assess and recommend high quality credit facilities for clients and potential clients and thereafter oversee completion of all related security documentation with a view to maximizing earnings and minimizing bad debts. The full process to be handled in a professional and efficient manner and in conformity with Credit Policy requirements Identify and develop new business proposals efficiently and expeditiously to ensure that potential new business opportunities with existing and new clients are not lost to competitors Generate and improve profitability on a portfolio of new customer relations. NPL < 5%. PAR aggressively managed within the first 30 days to minimize conversion to NPL status.

Customer	20%	<ul style="list-style-type: none"> • Collect and analyse vital data on client's i.e. annual reports, management accounts, interim reports, industry reports and all press cuttings etc. to acquire in-depth knowledge which will enable you to act as adviser to management on all aspects of assigned accounts relationships • Initiate and monitor Customer/Bank contact at all levels for assigned clients to ensure highest standards of service are maintained. • Develop an intimate understanding of the clients industry/Business, analyse their modus operandi, management practices, judgment of various influential decision makers and market conditions affecting their long-term viability, prepare customer account plans. • Treat customers fairly and avoid mis/over-selling
Internal business processes	20%	<ul style="list-style-type: none"> • Adhere to Bank risk management and operational policies & Standards in the unit. • Compliance with local regulatory & group policies on KYC &AML. • 100% SLA Adherence • 100% adherence to agreed turnaround times
Learning and growth	10%	<ul style="list-style-type: none"> • Attend all trainings arranged by the Bank • Discuss career path/growth with line manager at least quarterly.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	Head Asset Finance & IPF
Indirect Reports	Head Retail

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal <ul style="list-style-type: none"> • Credit department • Branch Operations departments • Product units • Global Markets • Credit Committee • Audit • Risk and Compliance • Legal • Finance 	External <ul style="list-style-type: none"> • Customers • Service providers; Lawyers, valuers, insurers • Trade/Business associations

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic)

- Most day-to-day decisions regarding customers (not credit)
- Any others as will be through written delegation from the unit head

Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1 month – 3 months, 3-6 months, 6-12 months, above 1 year)

1 month – 3 months

Ideal Job Specifications

Academic Qualifications:

- A bachelor's degree from a recognised university
- A master's degree in business administration (MBA) is an added advantage

Experience:

- At least 3 years' experience in retail Banking, 2 of which should have been in asset finance department in a similar sized organisation.

Technical Competencies

Financial Analysis	Understands how to interpret financial statements and capable of generating a detailed credit appraisal.
Credit Structuring	Understands and can structure complex deals Understands asset finance products

Behavioural Competencies

Intellect	Applies business acumens and technical financial skills to the overall management of the performance management and development platforms.
Team player	Shares with and consults others, enjoys working in a collaborative context
Level headed	Should be able to handle rejection and deal with difficult customers
Flexible	Is open to and is able to cope with change, is able to deal with ambiguity as a result of change
Listening	Encourages and seeks to understand other view points and perspectives Attuned to all possible sources of useful information
Persuasive	Enjoys selling, convincing with facts, negotiates, changes the opinions of others
Decisive	Weighs things up quickly, is prepared to take calculated risks
Socially confident	At ease with meeting people, knows what to say and is quick to establish rapport
Resourceful	Finds practical ways to solve issues

This JD is signed off with reference having been made to the organisation's core values and aligned competencies against these values.