

Job Title:	Relationship Manager-Retail Banking	Reports to:	Head of Retail banking
Unit:	Retail Banking	Department:	Business Management
Grade:	4	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
<p>Mananage a portfolio of Retail customers, serving as their primary contact and financial advisor. Prospect and acquire new Retail & SME customers to grow the Bank's revenue and market share in line with strategy. Develop and implement account plans, recommend solutions, and achieve growth, satisfaction, and retention targets.</p> <p>Collaborate with the Client Service team to ensure deliverables are met.</p> <p>Additional Responsibilities: Lead business analytics for the Retail Department, analyzing key metrics and trends to drive data-driven strategies, optimize operations, and support growth. Provide regular insights to senior leadership to align with the Bank's objectives.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
Financial	40	<ul style="list-style-type: none"> • Achieve portfolio's annual financial targets (P&L, balance sheet). • Drive balance sheet growth and profitability (PBT). • Develop and implement a portfolio growth strategy to meet revenue, profitability, and market share goals. • Ensure Non-Performing Loans (NPL) remain below 5%. • Actively manage Past Due Accounts (PAR) within the first 30 days. • Analyze MIS reports from Finance and track performance against budget.
Internal business processes	20	<ul style="list-style-type: none"> • Adhere to approved policies and procedures; provide feedback to maintain competi

		<ul style="list-style-type: none"> Resolve audit issues within the quarter of identification or within the agreed time frames, whichever is shorter. Ensure 100% SLA and turnaround time adherence. Provide branch performance reports to the Head of Retail Banking.
Customer	20	<ul style="list-style-type: none"> Driving customer satisfaction, developing and growing relationships with existing and potential customers, identifying opportunities for business development and guiding product development. Maintain real-time CRM data Customer satisfaction: <ul style="list-style-type: none"> - Net Promoter Score - CSI/RSI Ensuring proper and prompt service delivery Maintaining effective communication with customers Demonstrating appropriate attitudes towards consumers Ensures implementation and compliance of the consumer protection principles in the bank.
Learning and growth	20	<ul style="list-style-type: none"> Deliver performance objectives and manage own learning and development. avail him/herself for coaching and training opportunities. Maintain personal development plans and competency scores.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	N/A
Indirect Reports	N/A

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal All Bank departments	External Commercial Banking customers, financial institutions, industry players, national and county governments, regulators, etc.

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

Pricing structures and negotiation parameters.
 Recommending the product offering for the portfolio.
 Approval of expenditure within discretionary powers delegated through the Branch Manager, provided that such expenditure is within the approved strategy and annual budget for the Bank.

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)

The job holder works on an annual cycle.

Ideal Job Specifications

Academic:

Bachelor's degree from a recognized accredited university.

Professional:

- At least 4 years' experience in Banking, including an assistant management capacity in a similar-sized organization.
- Data analytics certification would be an advantage

Desired work experience:

- Proven experience in business analytics, with the ability to analyze key metrics and trends to drive data-driven strategies and optimize performance
- Proven track record in portfolio financial growth.
- Experience in banking products, operations, and customer experience is highly desirable.
- Knowledge of the local banking industry, regulations, and banking products.

Ideal Job competencies

Technical Competencies	
Banking	Broad based working / operational knowledge of banking (breadth and depth). Certification in multiple areas of banking and/or banking support services. Reference point and mentor for customers, colleagues, partners, for areas of expertise Knowledge with core banking system Such as T24 Adequate knowledge with Excel, power point and reporting

Technical Competencies	
Leadership	<p>exercises self-leadership delivering assigned work in line with professional and technical standards within given time frames. Is reliable and works collaboratively.</p> <p>Has the cognitive intelligence to draw together contrasting strands of information and present a compelling position?</p> <p>Adheres to the company's values and policies and delivers to set objectives. Has high moral intelligence.</p>
Customer Management	<p>Creates value adding solutions drawn from different product offerings to address client needs. Socialises and sell the solution to the different stakeholders as appropriate.</p> <p>Closes the sale and monitors realisation of value for both the client and the bank.</p>

Behavioural Competencies	
Emotional Intelligence	<p>Knows own strengths and limits; aware of own emotions and the effect they have on others and has the self-control to keep disruptive emotions and impulses in check.</p>
Social and Cross-cultural Awareness	<p>Interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that are consistently with the values of the organization.</p>
Agile	<p>Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities.</p>

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