



JOB DESCRIPTION & SPECIFICATION

JOB TITLE: SME Relationship Manager

DEPARTMENT: Retail Branch

REPORTS DIRECTLY TO: Branch Manager

DOTTED LINE REPORTING: Country SME Relationship Specialist (for technical support)

SCOPE OF JOB: The SME Relationship Manager will play a key role in the execution of strategies aimed at growing the loans and deposit base of the bank with Small Businesses. The duties shall include targeting prospective and existing clients within the specified market for deposits and loans and as such will include preparing proposals to solicit deposits, performing due diligence, financial analysis, risk assessment, maintaining relationships, deal structuring and expediting credit submissions for approval.

IMMEDIATE REPORTEES: None

MAIN DUTIES & RESPONSIBILITIES:

Business Development:

- Spearheads the development of activities to acquire and grow JMMB's Small Business Portfolio in loans and deposits in accordance with the approved strategic plan and general leadership directives.
- Builds and maintains an active pipeline of potential customers and sales opportunities, contacts customers as appropriate to arrange appointments.
- Meeting targets and referrals across all business lines – including: Day to Day Banking, Financing, Investment, Pensions & Insurance
- Establish, coordinate and drive market support activities in keeping with designed Activity Based Plans. This includes attendance at client functions and related networking activities

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- Provide on-going account development and management for existing clients within the portfolio, ensuring that JMMB's client care guidelines and service level agreements are maintained.
- Establish customer presentations and deposit proposals to aid with enhancing the visibility of JMMB in the Small Business market
- Meets with clients in order to analyse situation, recommend appropriate solution and prepare credit proposal/ write up for submission to Credit Risk Management. In this process, the incumbent ensures that there is adequate capture and validation of client information and that sound analysis is employed in the assessment and recommendation of the credit.
- Prepares reports regarding activities and performance (leading and lagging indicators) of the Small Business portfolio
- Monitors and takes action on delinquent corporate accounts above 7 days in order to regularize the accounts
- Supports credit risk with negotiating/restructuring potential problem loans, as required
- Ensures that the service delivery and management of Small Business client experience across several business lines is in keeping with agreed service standards and client experience guidelines
- Any other duty assigned to support the growth and expansion of the Branch Business Banking portfolio

Client Experience

- Ensure the overall Small Business proposition is consistently delivered
- Ensure that the overall customer experience for the client is consistent and of the highest standard
- Customer complaints are resolved expeditiously and where issues need to be escalated they are documented and actioned within agreed service delivery timeframes.
- Educate Small Business on the resources and facilities which are available to assisting them
- Understand the different potential client profiles and the unique CVP of each
- Demonstrate a detailed understanding of the customer's pain points and continuously work to ensure that these are addressed at each stage of the customer journey interaction
- Strict adherence to the Group's guidelines governing Small Business Financial Planning Conversation
- Demonstrate thorough knowledge of the Group's Financial Solutions, the benefits of each and the profile clientele for which each solution is best fitting
- Expert knowledge of the range of financial solutions available to assisting Small Business to grow their businesses and become financially empowered

Compliance & Operations

- Ensure triggered reviews are conducted within agreed SLA
- Review status of existing loans to ensure that they are kept from becoming delinquent and remedial action is promptly taken in cases where there are signs of distress
- Be the first line of defence for the bank against potential AML violations ensuring thorough knowledge of the Group's AML KYC requirements and course of action to be taken in case of breaches

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- Understand the on-boarding requirements for different categories of SME clientele
- Maintain strict confidentiality of the customer's and the JMMB Group's information at all times

EDUCATION, TRAINING & WORK EXPERIENCE REQUIRED:

- First Degree in Finance, Economics or Business
- Minimum of three (3) years' work experience in Business Banking or Small Business Lending
- Very good understanding of underwriting involved in Small Business loans
- Excellent understanding of financial statements
- Ability to explain detailed financial and industry analysis
- Excellent oral and written communication skills, with experience in making oral presentations
- Ability to work under pressure, meet strict deadlines and demonstrate initiative
- Strong interpersonal skills
- Working knowledge of spreadsheet, word processing and presentation software is a must

AUTHORITY:

- Propose credit limits for proposals completed
- Recommend pricing for credits based on risk analysis
- Determine steps to be taken to recover delinquent loans
- Quote deposit interest rates in line with range provided by the Head – Treasury Department

LIAISES WITH: External and Internal contacts absolutely essential for carrying out the duties of this position.

INTERNAL	REASON	FREQUENCY
Client Relationship Managers	Referrals, Structuring, negotiation	On-going
Credit Risk Management Department	Credit decision-making	On-going
Credit Administration Department	Collateral Documentation, Covenant Monitoring,	As required
EXTERNAL	REASON	FREQUENCY
Clients	Deal Negotiations	As required

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WORKING CONDITIONS:

List both the positive and negative working conditions associated with this job (e.g. *PHYSICAL - office environment, exposure to dust; SPECIAL - frequent travel, being on 24-hour call, numerous critical deadlines*).

PHYSICAL	FREQUENCY	% OF TIME
Normal office environment.	Daily	50%
SPECIAL	FREQUENCY	% OF TIME
Visit clients	Weekly	50%

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