



**Republic Bank (Ghana) Limited**

**Job title: Senior Relationship Manager**

**Division/Department: Corporate Banking**

**Reports to: Business Manager, Corporate**

**Location: Kumasi**

✓ **Full-time**

**Essential Duties and Responsibilities:**

- Manages a portfolio of Corporate Accounts which are mainly made up of clients with relatively huge exposures (e.g. minimum of GHS10 million), sensitive to interest and exchange rates, complex transactions and who have a wide range of Banking options.
- Actively markets for new clients for liability and asset growth
- Plays a significant role in marketing for new clients for liability and asset growth
- Pursues identified opportunities for trade finance to enable the Bank meet its non-interest income targets
- Assists the Business Manager, Relationship Management with the development of the department's marketing plan with clear liability and asset growth programmes consistent with the budget and the credit policy.
- Develops innovative liability and risk asset products
- Pursues the Department's marketing plan to achieve the set targets and works closely with the Business Manager, Relationship Management to achieve budgeted portfolio, net interest income, liability target and non-interest income targets.
  
- Reviews existing borrowing accounts under the job holder's direct management to ensure:
  - Full compliance of all facility conditions as required by the credit policy
  - Early detection of poor account performance, deterioration and avoidance of double downgrading.
- Reviews and renews existing accounts prior to its expiry.
- Regularly reviews the liability clients list and reports on performance statistics of the portfolio under the role holder's management.

**Effectively supports the team by performing the following tasks:**

- Performs on-site account monitoring and providing timely information required by Analysts.

- Responds to customer enquiries and satisfactorily resolve complaints as evidenced by zero customer attrition
- Liaises with other departments to ensure smooth management of the portfolio.
- The role holder may be asked to act as the Business Manager in his/her absence

**Job Requirements:**

- Minimum of a Bachelor's Degree. A Second degree in a relevant field will be an added advantage
- A professional qualification in Banking, Accounting or Finance is an advantage
- Minimum of five (5) years' working experience in a Corporate Banking Department.

**Preferred Knowledge**

- Lending in general, with focus on Corporate Banking
- All financial statutes (Banking Law, Companies Code, Anti Money laundering law, Borrowers and Lenders act, Credit Reference Bureau Law, Foreign Exchange Act)
- Trade finance
- High proficiency in project evaluation
- Structured finance.
- Project Finance
- Knowledge of the Economic, Financial and Banking Environment
- Uniform Customs of Practice (UCP)
- Industry Knowledge

**Skills**

- Must be proficient in Microsoft office application
- Excellent communication skills
- Good human relation and inter-personal skills
- Negotiation skills
- Report writing skills
- Presentation skills
- leadership skills
- Ability to assess customer's financial proposals and present solutions to meet their specific needs.
- Networking skills

**Job Attributes**

- Attention to detail
- Integrity
- Problem solving and decision making
- Commitment and passion

**Closing Date for Application: Monday, March 17, 2019**