



HNB's Islamic Banking Unit is a significant contributor to the Bank's performance and is strongly positioned within the industry in providing tailor-made, complex banking solutions to the top tier blue chip conglomerates in the Country. As a team member of the Islamic Banking Unit, the applicant would be in charge of managing a portfolio of top tier Corporate clients with a strong focus in relationship management, business development and credit quality.

We are looking for bright minds to help us create a world of happy experiences.

RELATIONSHIP MANAGER - CORPORATE BANKING / EMERGING CORPORATES (ISLAMIC BANKING)

Job Role

The Relationship Manager will be the link between the Islamic Banking Unit and CB/EC customers and will manage and grow a portfolio of corporate banking relationships, while ensuring high credit quality, profitability to the Bank, and minimum NPA ratio.

Duties and Responsibilities

- Responsible for managing a portfolio of top tier CB/EC clients with a strong focus on relationship management, business development and credit quality.
- Grow and maintain a profitable customer portfolio in the EC/Corporate/Large Corporate segments.
- Develop an effective customer relationship management strategy to deepen existing client relationships whilst ensuring HNB is positioned as the clients preferred CB/EC bank of choice.
- Preparation of credit proposals which includes the structuring of credit proposals, complex risk and financial analysis.
- Visiting customers regularly in order to strengthen the existing client relationships and secure new-to-bank relationships.
- Maintaining asset quality and reducing impairments by carrying out regular account reviews and taking corrective actions when required.
- Achieve sales and profit targets and formulate strategies on portfolio expansion including onboarding new profitable relationships in identified preferred segments.
- Adhering to internal policies and external policy guidelines whilst updating knowledge frequently.
- Identifying potential cross-selling opportunities.
- Maintaining a high standard of operational controls including adherence to Risk Management and Compliance guidelines.
- Interact with internal departments, branches and industry professionals to maintain a cordial relationship.
- Monitoring and providing guidance to the Relationship Officers and Relationship Associates.

Academic / Professional Qualifications

- A Degree from a recognized university preferably in Banking/ Finance/Accounting or an equivalent professional qualification in the relevant field.
- A Master's Degree/Post Graduate qualification including Professional and Executive Education certifications, Certifications in Islamic Banking and Finance would be an added advantage.
- Candidates who have completed a Certified Credit Appraisal/ Relationship Management programme will be an added advantage.

Work Experience

- Possess a minimum of three years with at least two years experience in a Corporate level Islamic Banking exposure at an Executive level covering credit evaluation and underwriting, business development and portfolio management.
- Exposure in trade finance and facility structuring would be an advantage.

Core Competencies

- Excellent interpersonal and relationship management skills
- Strong communication and presentation skills
- Strong analytical and negotiation skills
- Proactive, independent, highly self-motivated and self-starter with a positive attitude
- Ability to meet deadlines and deliver under pressure
- Ability to understand external environment and provide client solutions in line with meeting their needs and the Bank's objectives.

Skills and Capabilities

- Excellent interpersonal, relationship management and networking skills
- Strong communication and presentation skills
- Strong analytical and negotiation skills
- Proactive, independent, highly self-motivated, and self-starter with positive attitude

Interested candidates are invited to apply for the position

All applications must reach us by

20th July 2024

APPLY VIA XPRESSJOBS

