



Job Description

JOB TITLE	Commercial Relationship Manager
LEVEL/BAND	MS30
DEPARTMENT	Commercial Business Unit
DIRECT REPORT (JOB TITLE)	Corporate Relationship Manager

Overall Purpose of the Position

To be responsible for developing and managing a portfolio of Credit facilities for Commercial customers as well as assisting in the planning, organization, coordination and controlling of activities relating to Commercial Banking.

Operational Responsibilities

- Evaluate financing proposals submitted by prospective borrowers and, where applicable, approve or decline applications within their delegated authority or submit recommendations to the Corporate Relationship Manager or Senior Manager Commercial in accordance with the Bank's lending procedures and regulations.
- Manage, monitor, control, review and service a portfolio of Commercial customers under their responsibility.
- Provide an excellent service to customers, attending diligently and in a timely manner to their requests.
- Negotiate with customers the best terms and conditions possible for the Bank.
- Prepare periodical Business plans, including the underlying Budgets and Action plans to ensure pre-determined growth within defined timeframes and contribute towards the achievement of the Annual Operating Plan.
- Identify and contact potential customers with the aim of winning new business and to meet annual targets set in terms of growth in the lending portfolio and generation of ancillary income.
- Mentor, coach and support staff reporting directly or indirectly.
- Sell advances products as well as cross-selling other products and services to customers.
- Periodically review the Bank's internal controls and procedures and report any deficiencies / recommend areas for improvement to the Corporate Relationship Manager or Senior Manager Commercial.

- Actively interfaces with the Corporate and other Commercial Relationship Managers and the Senior Manager Commercial within CBU to ensure the achievement of smooth and efficient processes, growth in the loan book and increase in revenue.
- Leads, inspires and coaches team members to achieve their targets while supporting their professional and personal development.
- Supports management projects and participates in the development of policies and procedures, including through activity in working groups.
- Performs any other duties that may be reasonably assigned from time to time.
- Ensures compliance with all relevant laws, policies, and regulations as a matter of course.

Qualifications, Skills & Competencies

	SKILL	EXPERIENCE	QUALIFICATION
MANDATORY	<p>Leadership and management skills that allow for colleagues and subordinate staff to be mentored and coached to achieve their full potential.</p> <p>Excellent written, analytical and troubleshooting skills.</p> <p>Able to work independently and as part of a team.</p> <p>Able to communicate complex ideas clearly.</p> <p>Able to speak a second language.</p>	<p>A minimum of 3 years experience in commercial banking.</p> <p>Previous customer service experience.</p>	
DESIRABLE			<p>A professional qualification in banking, finance, risk, compliance or accounting would be advantageous.</p>