



Senior Relationship Manager-Local Large Corporate

Locations: Absa House - ABT

Time type: Full time

Job requisition id: R-15963221

Application Deadline: 21/03/2024

Job Summary

- To directly manage a relationship covering a portfolio of Local Large (LLC) and Regional Corporates (RC) banking customers.
- A senior member of the Corporate Banking Team, driving business performance within that specific business/market segment.
- Skills sharing and coaching of members of the corporate team.
- To personally relationship manage and sustain a portfolio of Corporate Banking customers with specific focus on the Large Corporate, building long term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk decisions and managing consistency and quality of operational service.
- The primary objective is to maximize risk-adjusted portfolio contribution, while balancing the requirements for lending to all such entities vis a vis Reputation risk for the bank.
- The jobholder will be responsible for business development both with new customers and with existing customers where they are expected to increase “wallet share”.

The job holder will be expected to develop an intimate knowledge of the local corporate market covering diverse industries, relevant regulatory framework and demonstrate the ability to meet with senior management of the Corporates for negotiation of financial transactions.

Job Description

Sales and Service: 50%

- Grow the industry/segment portfolio profitability by identifying new and existing customer potential including sales opportunities and new product promotion initiatives.

- Formulate business development strategies and objectives for the industry/segment to meet changing market needs.
- Monitor conformance of industry/segment using new relationship development procedures.
- Monitor results of customer surveys for the industry/segment against target service quality standards.
- Monitor levels of complaints and quality of handling for the industry/segment portfolio.
- Proactively research, competitive threats/opportunities within the segment's market and geographical area.
- Communicate all key messages to customers including agreed service standards, negotiated pricing, relationship team contact points (including introductions to new personnel) and new product changes.
- Conduct annual and if appropriate, interim reviews of customers borrowing facilities
- Conduct annual and if appropriate, interim reviews with non-borrowing customers
- Determine the products that are most effective in meeting customers' needs and be able to sell these at short notice both reactively and proactively.

Business Management 30%

- Manage performance of the industry/portfolio against key financial (risk-adjusted contribution) sales, service and operational targets.
- Champion, manage and monitor implementation of change impacting the portfolio and business area and arising from central and local corporate change programmes.
- Consult customer owners/managers on financial/credit issues and general business practice/ideas.
- Develop Customer Relationship Plans for customers in portfolio.
- Work closely with the Head - Large Corporate in driving and delivering business performance in the Business Area.
- Research, create and follow up on a target list for potential new business
- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution.
- Control and quality of the portfolio, using available triggers and adherence to Risk management guidelines and policies.
- Stand in for the Head - Large Corporate (as appropriate) in his absence, attending to client management and providing leadership to Unit.

Staff Management 20%

- To be a key member of the Corporate Banking Team, driving business performance within that specific business/market segment.
- Skills sharing and coaching of members of the corporate team.

- The primary objective is to maximize risk-adjusted portfolio contribution, while balancing the requirements for lending to all such entities vis a vis reputational risk for the bank.
- The jobholder will be responsible for business development both with new customers and with existing customers where they are expected to increase “wallet share”.
- The job holder will be expected to develop an intimate knowledge of the local corporate market covering diverse industries, relevant regulatory framework and demonstrate the ability to meet with senior management of the Corporates for negotiation of financial transactions.
- Help in leading the RMs and CMAs within the Corporate Banking team using a team based management approach.
- Help in coaching team members on relationship development, service quality and risk.
- Assess managers’ performance against contract. Review and input to Performance Development Reviews.

Technical skills / Competencies

Personal Attributes:

- Commercial/sales focus
- Adaptability
- Business development
- Decision making
- Managing Relationships
- Team results
- Innovative
- Active listening

Skills required undertaking the role:

- Outstanding relationship and interpersonal skills
- Strong selling and negotiation skills
- Strong Presentation Skills
- Relationship Skills
- Credit Risk Skills
- Leadership and Team skills
- Communications skills

Knowledge, Expertise and Experience

Knowledge of the bank’s products, services and policies required to undertake the role:

- A detailed knowledge of the Core set of products
- For Complex products, will have a detailed knowledge of the requirements of the more sophisticated customers.
- Introduce the product and co-ordinate the introduction of the relevant Group product specialist.

- A good knowledge of the products and services available in the Personal Sector is also required.
- A broad understanding of policies and strategies within the country as they relate to the demands of the customer base.
- A detailed understanding of Country and CBRM guidelines and credit risk policies.

Training likely to assist effectiveness in the role, and which may have been completed prior to undertaking this role:

- Internal and external senior risk assessment and management
- Presentation
- Influencing and Negotiating
- Man-management/development.
- Performance Management

Additional details of exceptional aspects of the demands of the role:

- The jobholder will benefit from supervision and support from the Head of Coverage who will be the jobholder's direct report.
- The jobholder will be required to act on his/her own initiative in terms of business development activities ensuring that quality business is retained, and in driving up sustainable income from the whole team portfolio under his/her control.
- Jobholder represents Absa, for the Corporate Banking Segment, within the local Business community/country.

Absa Values

Absa's Values and Behaviours represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Inclusion
- Courage
- Stewardship

Education

Bachelors Degree and Professional Qualifications: Business, Commerce and Management Studies (Required)

To Apply, **[CLICK HERE](#)**