

Relationship Manager-Business Banking(Outsource)

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Company: ADIB

Location: United Arab Emirates

Category: healthcare-practitioners-and-technical

Role: Relationship Manager Location : DXB-Business Point Building

ROLE PURPOSE:

This role is primarily responsible for developing and maintaining business relationships with Secured Finance / Fleet clients to fulfill their banking requirements. Enhance customer relationships through regular planned meetings to maintain proper business relationship, identify further opportunities for x-sell and improve service.

KEY METRICS:

Revenue:

Expenses:

Net Income:

Assets:

Consumer satisfaction, loan/financing repayment performance, loan/financing delinquency rates, consumer retention, substantiated Complaints, compliance with regulatory requirements/best practices guidelines and codes of conduct

No of valid customer complaints, Percentage of Delinquent customers, No. of customer exits due to Financial Crime Compliance reasons.

Key Accountabilities of the role

These are the main responsibilities of this role

RESPONSIBILITIES:

Credit

Acquire volumes principally from within the bank's existing portfolio (x-sell) and through other contacts / efforts and Develops a database of qualified leads through referrals, telephone canvassing, face to face cold calling with business owners, direct mail, email, and networking on selective basis, as to achieve your business targets

Call Report preparation to be high standards i.e. informative, presentable, conclusive, professional, and comprehensive

Prepare credit applications – analysis financial statements/bank statements and make it ready for the approval. Ensure that CA's for clients are correctly prepared in accordance with the bank polices and regulatory framework.

Analyze of working capital requirements for clients, monitors financial health of the client's business and industry.

Ensure that all documentations for credit proposals are complete with sufficient covered collaterals.

Initiates and ensures disbursements and adjustments of facilities.

Ensure that the approved credit lines are valid and available for the clients.

Liaise with various internal departments (credit-risk, legal, operations, Trade finance...) for smooth and quick turnaround of transactions.

Strictly adhere to Bank's financing policy Manual and report any exceptions

Proper credit monitoring, through different methods mainly regular customer's sites visits i.e. office, showrooms, warehouses... and providing call reports for the same.

Recover of banks dues in time through the daily reports and follow ups

Must provide practical and suitable options to help Consumers make informed decisions that are in Consumers' best interest including assessment of appropriateness, affordability, and suitability.

Ensure ethical sales practices are followed without fail which must be conducted with due

skill, care and diligence, integrity and in a fair, honest and professional manner towards consumers. Must not indulge in misleading or aggressive sales practices and exploitation of customers due to their vulnerabilities, apathy or lack of knowledge

Must take necessary steps to ensure that Customers are made aware of and understand the proposed terms and conditions prior to the final stage of the sales process or the time of signing of the Facility Offer Letter

Customer Service

Maintain contact with all clients in the market area to ensure high levels of Client Satisfaction.

Maintain high standard service with customers and ensure no complains.

Responding on customers calls and starts with appropriate greetings.

Develops, enhances, and maintains relationships with prospective clients to ensure revenue / profit targets are met/ exceeded.

Ensure that service quality norms and client satisfaction scores are met for their set of clients.

To do regular visits to the customer's

Internal / External Cooperation

Demonstrate ability to interact and cooperate with all bank employees.

Build trust, value others, communicate effectively, drive execution, foster innovation, focus on the customer, collaborate with others, solve problems creatively and demonstrate high integrity.

Maintain professional internal and external relationships that meet department core values.

Proactively establish and maintain effective working team relationships with all support departments

Must complete mandatory trainings within bank provided timelines and ensure that the staff enhance their skills by opting for/undergoing appropriate trainings as per their development requirements identified through discussions with their Line Managers.

Specialist Skills / Technical Knowledge Required for this role:

Good knowledge of ADIB's Business Banking products & services

Experience of credit analyses.

Good knowledge of ADIB's Operational Policies & Procedures

Proficient in credit appraisal techniques including credit, risk, business & financial analysis.

Knowledge of Business Relationship Management.

Fair Knowledge of UAE banking practices, regulations & risks

Good Knowledge of Anti-Money laundering regulations issued by the UAE Central Bank and other regulatory authorities

General awareness of competitors in the local market

Excellent knowledge of service standards

Knowledge of Cross Sales

Computer skills

Excellent Communication Skills.

Previous experience:

Minimum five (05) years' experience as a Relationship Management experience in a banking environment

Minimum Qualification – Bachelor's degree

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