

Relationship Manager - Liabilities

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Company: Abu Dhabi Islamic Bank PJSC

Location: , , United Arab Emirates

Category: sales-and-related

Role : Relationship Manager - Liabilities (Corporate Banking) Location : Dubai Role

Purpose:

To manage an assigned existing portfolio and a list of Target Market potential prospects for acquisition towards achieving financial targets (including but no limit to revenue, new net revenue, volume, cross-sell ratio, ROE, and ROA) and overall customer satisfaction

To be fully involved and primarily responsible for account strategy and business growth

Key Accountabilities of the role

Relationship management

Manage assigned portfolio with a focus on relationships

Achieve financial targets assigned in line with portfolio handled (e.g. total revenues, revenue from treasury products, revenue from cash management, RORC, etc.)

Ensure regular interaction with clients to address any banking/financial needs and increase ADIB share of wallet

Conduct joint client calls with product partners (CFIB, Treasury, GTS) as per the account plan to identify opportunities to deepen relationship

Work closely with customer service unit to ensure that clients' day to day transaction needs are addressed

Risk management & credit analysis

- Assume responsibility for credit risk and day to day management of own portfolio
- Conduct due diligence in preparing credit applications including screening against TM & RAC and prepare green light memos for CRT
- Structure facilities that comply with ADIB's credit policy with adequate security/collateral, terms and conditions and profitability (ROA, RORC) in line with thresholds
- Negotiate internally and with clients for closure of deals
- Ensure fulfilment of all required documentation (incl. insurance) as per the banks credit policies and procedures
- Ensure all deferred documentation is obtained on time
- Continuously monitor overall performance of company and its industry through the calling process
- Execute annual renewals of facilities on time
- Monitor and track assigned portfolio on a dynamic basis to recognize problem credits early

Build sector expertise

- Understand market and business trends
- Develop sector expertise: understand economics of industry, key levers and key products to offer
- Ensure that all new deals in discussion are recorded and updated in deals in pipeline report on a weekly basis

Process implementation

- Conduct client calls at least quarterly
- Document call memos in standard format capturing the contents of the meeting, opportunities for business development, client's financial plan, etc.
- Develop account plans for each relationship and use it as a basis for regular client calling; keep account plans updated
- Ensure that all new deals in discussion are recorded and updated in deals in pipeline

report on a weekly basis

Manage a list of prospects as assigned centrally and ensure that adequate follow up is made leading to new client acquisition

Ensure that all operational issues are addressed to the satisfaction of customers (e.g. establishment of LCs/LGs, disbursement of financing, etc.)

Compliance

Ensure that activities are in full compliance of group policies and processes including Sharia requirements, Central Bank regulations and other internal Legal and Compliance regulations at all times

Ensure satisfactory internal and external audit ratings

Other

Attend recommended trainings

Specialist Skills / Technical Knowledge Required for this role:

Strong analytical skills

Knowledge of credit policy & procedure

Customer Service Oriented

Strong Marketing Skills

Previous experience:

Minimum 5-8 years of experience of handling Corporate Banking or Risk Management

Group

Minimum 2-5 years in a Relationship Management Role

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