

United Arab Emirates Jobs Expertini®

Senior Relationship Manager

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Company: Abu Dhabi Islamic Bank PJSC

Location: , , United Arab Emirates

Category: sales-and-related

Role : Senior Relationship Manager Location : Abu Dhabi Role

Purpose: This role is primarily responsible for developing and maintaining business relationships with SME 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**

Accountabilities of the role

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 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. and make it ready for the approval.

Ensure that CA's for new clients and also renewals for existing clients are correctly prepared in accordance with the bank polices and regulatory framework.

Analyze or 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 loans.

Ensure that U1e approved credit lines are valid and available for the clients.

Verifies / inspects hypothecated /pledged inventory, mortgage fixed assets....etc. to ensure minimum credit risk.

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 lime through the daily reports and follow ups.

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 customers.

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.

Specialist Skills / Technical Knowledge Required for this role:

Good knowledge of ADIBs Business Banking products & services.

Experience of credit analyses and balance sheet spreading.

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.

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