

Senior Relationship Manager, FI

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Company: ADIB

Location: United Arab Emirates

Category: healthcare-practitioners-and-technical

Role: FI Senior Relationship Manager

Location: ADIB Head Quarter – Financial Institutions - IBG

ROLE PURPOSE:

Develop and manage the Financial Institutions business for a set of markets and/or clients.

Partner with the Regional Head, FI Head (as and when needed), Product Partners and other Stakeholder in developing and managing the overall Financial Institutions business.

Key Accountabilities of the role

Manage revenue, return and other agreed performance measures on the overall portfolio and at a market/ client level.

- Manage, establish and maintain first class relationships with all target clients both at the senior-most levels as well as at working level.
- Oversee the preparation and implementation of Client Account Plans.
- Closely follow-up client's business strategy, performance, management team changes and banking needs via frequent marketing calls to client at all levels as well as market intelligence.
- Originate business / cross-selling opportunities by identifying client needs and positioning the bank's capabilities accordingly.
- Manage portfolio revenues, client-by-client and capture maximum share of addressable wallet across products.
- Partner with product specialists on structuring, pitching, negotiation, pricing, bidding and execution of deals.

- Ensure call reports / client information are prepared and shared to all relevant partners and stakeholders.
- Participate in client events, conferences and forums to develop and maintain relevant relationships in the Financial Institutions space.
- Oversee client onboarding and CDD reviews are performed at specification and on timely basis.
- Prepare and/or oversee the preparation of Credit Applications and present these to Risk.
- Monitor the portfolio quality on an ongoing basis and prepare updates to credit as may be required.
- Stay up to date with regulatory and other developments both globally and in the region / portfolio markets in particular and disseminate these as appropriate.
- Monitor and ensure all necessary reports (including early alert report, excesses, and approval conditions implicit in his area of accountability) are in place.
- Ensure compliance with to the Bank's Operational Risk Management Framework, ensuring performance of all activities and controls within the unit's RCSA and achieving satisfactory KRI results
- Act as the first line of defense in ensuring compliance to the Bank's policies and procedures, including those relating to Sanctions and Anti-Money Laundering. Where appropriate, assist in the investigation of financial crime risks and the reporting of suspicious activities.

Specialist Skills / Technical Knowledge, Technical Competencies Required for this role:

Strong experience in Financial Institutions Credit and CDD procedures.

Good knowledge of FI products including Cash Management, Trade Finance, Financial Markets / Treasury, Capital Markets and Lending/ Syndications.

Excellent relationship building and interpersonal skills.

In-depth understanding of a typical Bank's operations, products, policies, regulatory obligations and risk management principles.

Fluent in English with Arabic a bonus.

Previous experience:

Minimum of 5 years banking experience with at least 3 in the Financial Institutions space.

Existing relationships with Financial Institutions preferably in Sub-Saharan Africa or beyond.

Bachelor's degree in Finance or related subject.

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