

BRANCH RELATIONSHIP MANAGER –JA/BRM/08/25

We are looking for positive minded individuals who fit the role profile captured below.

Reporting to: Branch Manager

Job Purpose:

Ownership of the credit loan book in liaison with the branch manager and oversee the credit control portfolio of the branch and provide branch-based financial products & services, follow up on pipeline of leads and to grow branch customer base through pro-active sales activities.

Key Responsibilities:

- Oversee the credit control function at the branch by enforcing adherence to the credit policy and procedures
- In charge of the branch loan book and collections.
- Provides leadership to the Relationship officers at the branch level.
- Be the custodian of a comprehensive set of Credit Risk Policies and Procedures at the branch; as well as recommend any necessary changes in the credit policy to senior management.
- Meet Business Banking sales targets both in number of accounts and volume and deposits through cross selling to existing customers and acquiring new customers.
- Generate new customers/ new company's referrals from head office, existing customers, or personal connections
- Prepare target audience/lead lists and sales activities plans; implement and fill in accurately sales activities reports
- Conducts daily sales calls from prioritized lead lists with the objective of scheduling companies visits / customer's meetings
- Conducts daily company visits/ customer meetings with the objective of acquiring new customers /selling bank products
- Receive, verify, and certify against original; all account application documents and forms from customer.
- Ensure compliance with the Data Protection laws, policies and procedures of the Bank.
- Check and verify the accuracy, completeness of the documents against the checklist provide according to product lines; KYC/AML compliance requirements.
- Follow up on accounts and products opening and process on system
- Communicate to customers on accounts declined
- Handling and monitoring customer enquiries and complaints effectively to ensure retention and loyalty

Qualifications:

- Bachelor's degree in commerce/business related field.
- At least five **(5) years' experience** in credit with relevant experience in credit analysis and/or Credit relationship management with proven result track record.
- Have a minimum of **6 years working in the Banking** Industry; with relevant experience in product knowledge, analytics and risk management.
- Good understanding of balance sheet analysis, credit risk, financial exposure and setting credit limits.
- Thorough knowledge of credit-related laws and Prudential Guidelines.
- Practical experiences in use of MS Office especially excel applications and credit analysis tools.
- Sound knowledge of the Banking Act and the regulatory framework in the Financial Services Industry.
- Able to apply financial knowledge and skills to achieve business goals.

- Able to identify and minimize potential and inherent risks in banking
- Communicates effectively and can explain complex Business issues
- Proficient in the use of Banking and office management systems

Competencies:

- Goal focused and able to spot business opportunities
- Builds networks and maintains strong relationships
- Able to manage and influence others to achieve results
- Has passion and drive to achieve results under difficult circumstances
- Pleasant and able to relate well in diverse social set ups and teams
- Upholds high standard of Professionalism, integrity and respect for others

ALL applicants MUST apply online to the email; **recruitment@familybank.co.ke**; closing date is **20th August 2025**.
Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

“We are an equal opportunity employer”