

## JOB PROFILE

<b>Position Title:</b>	Relationship Manager, SME
<b>Available position/s:</b>	3
<b>Division:</b>	Retail Banking
<b>Department:</b>	MSME Banking
<b>Location:</b>	Nairobi Region
<b>Reporting to:</b>	Branch Manager
<b>Job Reference No:</b>	NBK/RET/28/2026

### Position Scope:

To drive SME business growth for the assigned branch or region, in order to increase revenue, expand the SME portfolio, strengthen market presence, and enhance customer value.

### Key Responsibilities:

#### 1. SME Business Growth & Market Development

- Drive SME business growth and market expansion by implementing business development initiatives aligned with the MSME strategy and growth plans.
- Increase revenue and portfolio activity through active marketing, cross-selling of SME products and services, and driving transactional income.
- Strengthen market presence by identifying new business opportunities and collaborating with Regional, Branch, and Support teams to sustainably grow SME market share.

#### 2. Client Relationship & Customer Experience Management

- Build and manage strong SME client relationships and pipelines to support departmental objectives and convert opportunities into long-term, satisfied customers.
- Deliver exceptional customer experience by actively managing day-to-day engagements and advocating customer needs to ensure high service standards and lasting partnerships.

#### 3. Portfolio Management & Credit Risk Oversight

- Ensure sound credit governance and compliance by adhering to SME underwriting standards, bank policies, and regulatory requirements while supporting credit reviews and facility recommendations.

- Safeguard portfolio quality and risk management through continuous monitoring of accounts, identification and mitigation of risks, and coordination of collateral requirements in line with procurement guidelines.

#### **4. Product Penetration & Cross-Selling**

- Identify and drive cross-selling opportunities to increase wallet share and revenue per SME client,
- Support SME product knowledge enhancement for branch staff to strengthen product penetration and overall business growth.

#### **5. Market Intelligence, Brand Strategy & Commercial Positioning**

- Provide strategic market intelligence and manage SME Banking brand initiatives to strengthen market positioning, support informed decision-making, and enhance overall business performance.

#### **Education/Professional Qualifications, Skills & Experience:**

- Bachelor's degree in business administration, Economics, Finance, Banking or its equivalent from a recognized institution.
- Credit management training.
- Master's degree in a Business-related field from a recognized University is an added advantage.
- A minimum of Five (5) year's banking experience in a similar role from a reputable organization.
- Excellent research, analytical, and problem-solving skills.
- Entrepreneurial and Commercial thinking.
- Strong persuasion, management, presentation and communication skills.
- Excellent stakeholder management and organizational skills.
- Creative approach, with the ability to anticipate challenges and develop innovative solutions.
- knowledge and ability to ensure good governance practices.
- Credit analysis skills and ability to develop credit reports

#### **How to Apply:**

- Send your CV and application letter showing how you meet the role requirement stated above to: [Recruitment@nationalbank.co.ke](mailto:Recruitment@nationalbank.co.ke) by **Monday, 25<sup>th</sup> May 2026**
- Indicate Name of Job on email subject.
- Please note that applications received after the deadline will not be considered.
- Only shortlisted candidates will be contacted for the next stage/s of the process.