



VACANCY

RELATIONSHIP MANAGER CORPORATE OFFICE - KZN

Applications for interested and suitably qualified candidates are invited in respect of the above vacancy.

CORE PURPOSE OF THE JOB

To manage and grow the Corporate Division within the respective region by promoting the Bank's Shariah compliant products and services, ensuring that the core values, mission and Al Baraka Bank brand is upheld.

MAIN FUNCTIONS OF THE JOB

New and Existing Customer Relationships

- Identifies customer needs by visiting clients in order to ascertain how the banks products and services can meet their financial requirements
- Requests for financial information and other supporting documentation from the client in respect of finance transactions
- Receives documents from clients and discusses the application and customer requirements with the Corporate Credit Analyst in order for the application process to ensue
- Addresses queries raised by the Executive Credit Committee in respect of the finance deal in order for it to be approved
- Proactive client management, effective communication, client visits and minimal client complaints.

Establish a cross sell from an advances client to either BB, FX, Wealth or Deposit at minimum 1 per consultant per month

Reports/ Management of Qualitative Items

- Maintenance of fees to ensure no fees unallocated over 30 days
- Management of clients in SM category below 5% of advances
- Maintain insurance below 5% of advances
- Management of 'Other Conditions' and Covenant list
- Proactive management of NFDs

- Endeavours to maintain arrears below 1% of the gross advances
- Ensuring that trade and asset facility reviews are completed prior to review date on imal.

Staff Management

- Management of staff within the Corporate Branch wrt employee performance, recruitment, appraisals for the year.
- Ensures compliance with the mandatory annual leave for staff

Substitutes Corporate Manager

- Acts as a relief in the absence of the Corporate Manager in terms of management of corporate portfolio and all administrative tasks
- Attends to general staff related matters

General

- Attends management meetings as and when required such as Exco, ECC, etc
- Responds to any internal and external audit queries when the need arises
- Assists with preparation of Corporate Divisions budget on a yearly basis for submission to Executives for approval.
- Drafting the strategies to be implemented by the Corporate division for the upcoming year
- Represents the Bank at functions and events
- Travel within the region is a requirement

QUALIFICATIONS

- A Related Commerce / Finance degree will be required in order to meet the requirements of the role at the highest level of competence.
- The incumbent is required to be FAIS accredited
- Valid Drivers license

PREFERRED EXPERIENCE

- Minimum of 5 years Banking (finance/credit) experience with at least 2 - 3 years in management capacity
- Experience in an Islamic Banking environment would be preferable

KNOWLEDGE

Comprehensive understanding of :-

- Shariah principles
- the Bank's products and services
- the Bank's policies, procedures and guidelines
- Equation System
- Microsoft Office
- Al Baraka Financial System (AFS)
- General accounting principles and practices
- Financial statement analysis
- Financial Advisory and Intermediary Services Act (FAIS) and Financial Intelligent Centre Act (FICA)
- Basic knowledge of legal agreements, legal entities and related statutory requirements

Al Baraka Bank is an Equal Opportunity Employer. Applicants from the previously disadvantaged groups and people with disabilities will be given preference.

Kindly forward your CV to suhinau@albaraka.co.za