

VACANCY

RELATIONSHIP CONSULTANT – KWAZULU NATAL

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

CORE PURPOSE OF THE JOB

To grow the SMME Division within the respective region by promoting the Bank's Trade, Commercial, Vehicle and Asset finance to clients with a turnover less than R100m or exposure within ECC and always, ensuring that the core values, mission, and Al Baraka Bank brand is upheld.

MAIN FUNCTIONS OF THE JOB

New and Existing Customer Relationships

- Grows the Banks Advances book by sourcing new clients as well as servicing existing clients by offering them additional financing/services.
- Requests for financial information and other supporting documentation from the client in respect of finance transactions
- Receives documents from clients and facilitates the application process.
- Peruses or prepares the credit report and amends where necessary before sign off.
- Submits the application to the CODA department for scanning of the document and forwarding to the Executive Credit Committee for approval
- Addresses queries raised by the Executive Credit Committee in respect of the finance deal in order for it to be approved
- Instructs the relevant department or persons to prepare the approval letter for signature.
- Receives acceptance of this letter from the client and facilitates the preparation of legal documents and arranges the subject to documents from the clients.
- Visits the client to arrange for signature of documents; addresses any queries and explains the process
- Visits existing clients bi-annually in addition to regular telephonic contact with the client
- Ensures Trade and Asset reviews are completed timeously by following the required process.
- Ensures that deals in progress (pipeline) are updated regularly.

Credit Administration

- Ensures that all credit requirements are met timeously thereby contributing towards customer service excellence
- Signs off correspondence to third parties i.e. letters to landlords, accountants and alike
- Ensures that relevant Shariah documents are signed off

Arrear Management

- Liaises with the Arrears Officer for identification of clients that are in arrears
- Contacts the client in order to make payment arrangements
- Monitors the arrear report on a weekly basis to track whether clients are meeting their repayment arrangements
- Endeavours to maintain arrears below 1% of the gross advances

Sales and Marketing

- Grows the Banks Advances book by sourcing new clients as well as servicing existing clients by offering them additional financing/services.

Client Relationship Management

- Develops constructive and cooperative working relationship with clients, and maintaining them over time
- Provides an efficient and effective service to all clients at all times in order to promote the Banks services
- Manages/Handles difficult client queries via face to face communication with walk in clients or by visiting clients and addresses client concerns by listening to any concerns/complaints in an efficient and appropriate manner in line with the professional image of the bank and providing an effective solution to the benefit of both the bank and the client

QUALIFICATIONS

- A Bcom degree or Relevant Qualifications in Business Management will be required in order to meet the requirements of the role at the highest level of competence.

PREFERRED EXPERIENCE

- Minimum of 5 years experience within a financial services institution in a Sales position.
- General banking experience would be an advantage

KNOWLEDGE

- MS Office
- Sales
- Banking systems

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

