



# First Capital BANK

## Join our Team.

**Be part of an exciting team. If you are a self-starter looking for a challenging yet exciting opportunity to grow your career, then this is for you.**

Applications are invited from suitably qualified, experienced, and skilled candidates to fill the following positions:

### **Relationship Manager Liabilities.**

The Relationship Manager Liabilities will ensure that the Liability Portfolio is developed, created, owned, managed, and led within the Corporate business in terms of volume and profitability per product.

#### **Roles and Responsibilities.**

- Responsible for providing customers with essential information and advice, enabling them to achieve their business and personal objectives by offering time-saving and added-value solutions and services.
- Proactively identify and respond to servicing opportunities for own portfolio of customers, seeking to exceed agreed minimum service standards.
- Proactively raise the profile and reputation of the Bank in the local community.
- Successfully manage the resolution of all non-routine queries and complaints for own portfolio of customers.
- Liaise with the Risk Department regarding own customer lending applications and account monitoring and maintenance, managing the delivery of Risk Department lending decisions.
- Enable own customers to produce effective lending applications.
- Seek to improve Customer Service standards.
- Works with the Marketing team to ensure that new and existing focus products are featured and communicated to the market to enhance sales.
- Monitors and evaluates the portfolio's current trends to recommend corrective action/retention management, as appropriate, to the relevant sales and distribution heads.
- Implement relationship banking to provide top-of-the-market client service, manage complex situations, and deal with multiple tasks and stakeholders simultaneously.
- Build networks and external relationships with key business introducers to enable the early detection of new deals for referral in the market and win new clients to the Bank.
- Manage the Liability Relationship Officer linked to the portfolio to ensure the portfolio meets all expected parameters and requirements. Ensure clear differentiation regarding roles and responsibilities, the right accountability, and people management to develop and grow the RMA in line with their career aspirations.
- Design the overall Liability strategy in line with the Bank's strategic focus.

**Belief comes first.**

- Establish and develop sales opportunities to meet customer needs, introducing and working with relevant Group specialists as required.
- Optimize portfolio potential by providing support to enable customers to meet their business and personal goals and objectives and introducing appropriate solutions and services to meet their needs.
- Responsible for meeting challenging sales and lead targets.
- Build a network of contacts, driving proactive business development within the wider community and developing new businesses.
- Primary responsibility for managing customers' portfolios, ensuring they receive the appropriate service and advice to meet their specified needs.
- Assessing the current suite of liability products for relevance and appropriateness in the current market conditions.
- Designing and developing new and innovative products and ensuring they follow all internal processes and are launched in a timely manner.
- Implementing a Sales Strategy- for Deposit Mobilization by working closely with Treasury/Premier Banking and the targeted segments of the bank, e.g. Corporate, Commercial & SME.
- Ensuring volumes and targets are set for each channel and product with the relevant profitability measures in place to grow CASA.
- Conducts bank-wide training programs for all new products before their launch date with the relevant sales and Distribution teams.
- Cross-sell the bank's product range to provide a complete solution to the client, firm the relationship, and maximise non-interest revenue for the bank.
- Engage and drive the implementation of strategic plans regarding Transaction Banking, with appropriate measures for tracking and monitoring the success of strategy implementation.
- Implement a Sales Strategy for Deposit Mobilization by working closely with Treasury/Premier Banking and the targeted segments of the bank, e.g. business banking
- Cross-sell the maximum products to the client, based on their needs, proactively identified.
- Fully understand the Bank's AML/CTF policy and implement this across the portfolio to ensure that the Bank is not exposed to undue risk on money laundering at the account opening stage and during the management of the account's life cycle.
- Execute all duties and this role within the Bank's values
- Promote alternative delivery channels, sign-posting other internal products and services.
- Ensure the branch working environment maintains appropriate standards of appearance and "customer experience".
- Support other Bank colleagues by building their knowledge and understanding of Small Business customers, products and services through the delivery of formal and ad hoc training and coaching.
- Monitor, provide feedback and support the growth of leads supplied by and to other Bank colleagues.
- Build and maintain close links with the Business Banking Relationship Managers to identify candidates from within one's portfolio to move regularly to RMs.
- Participate in annual performance reviews
- Identifies appropriate formal and occupational (informal) training needs and courses (internal/external) to develop oneself.
- Up-Skills oneself regarding new procedures through attendance of workshops/presentations and reading of internal and external communications

## **Critical Qualifications**

- A Bachelor's Degree in Business or Social Sciences or any related field.
- Degree in Business, Accounting, Banking, Finance, Social Sciences or related fields
- A Master's Degree or MBA in Finance would be an added advantage.

## **Critical Skills.**

- Business awareness, leadership, and management skills.
- Organizational skills and the ability to understand detailed information.
- Computer and numeracy skills, with solid skills required for /Excel and Credit Workflow systems.
- Credit underwriting and decision-making.
- Strong interpersonal skills to form effective working relationships with people at all levels.
- Must have high integrity and must be approachable.

## **Critical Experience.**

- Minimum of ten (10) years' experience in a Banking environment.
- At least five (5) years of experience in the Banking Sector
- In-depth knowledge of accounting concepts, principles and standards
- Knowledge of business products
- Good customer service Skills
- Good communication skills

## **Application Process.**

Only suitable, experienced, skilled candidates are encouraged to apply for these roles. Applications, accompanied by a detailed curriculum vitae and a Cover letter, should be emailed to **recruitment@firstcapitalbank.co.zm**. Please indicate the position being applied for in the subject line.

**The closing date for applications is Thursday, 18<sup>th</sup> July 2024.**

**Only shortlisted applicants will be communicated to.**