

Account Relationship Officer – Business Banking

The job holder is responsible to advice and generate business for SME-S/Middle Market division of the Branch. Achieve budgeted numbers of Liabilities and income as assigned during the year.

THE JOB

- Should be able to understand strategy, business plan & operations plan relating to small & medium / mid – market enterprises banking in terms of segment mix, portfolio mix and such other factors that will help achieve the targets
- Job holder has to be up-to-date on all applicable policies, procedures & guidelines that would help in fulfilling the business & operations plan
- Periodically map all customer segments & business opportunity that hold potential for SME's and MM's in the assigned Branches
- Acquisition of new customers to grow the portfolio to generate NI & fee income and maintain product mix during the year as per the target assigned
- Maintain portfolio standards and manage delinquencies as per target assigned
- Deepen the relationship by cross-selling / up-selling variety of products to improve customer stickiness & improve profitability for the region
- Ensure that optimal levels of Income are generated for each client / Ensure that the customer group profitability is achieved for the branch portfolio
- To establish a robust internal control environment that is periodically reviewed & strengthened, through self-audits, periodic checks and such others, as per policy
- Provide inputs and adhere to the integrated risk management framework that protects the bank from all forms of risks such as - credit risk, operating risk, project risk, reputation risk etc.
- Track customer complaints/queries and turnaround times for customer satisfaction
- To provide appropriate MIS for each business line that helps in decision-making, as per policy

THE PERSON

- Full/ Part qualified in IBSL and/or Diploma/ Degree in Marketing or Business Administration
- Minimum 4 years' experience in branch banking
- Excellence in Planning & Organizing, Relationship Management & People Management
- Possess strong negotiation, coordination & communication skills
- Possess Commercial acumen & Leadership skills

Please login to <https://www.ndbbank.com/careers> to apply on or before **25th September 2023**

The position is at Banking Associate & Senior Banking Associate levels

We will correspond only with the shortlisted applicants
"We are an equal opportunity Employer"



The future is banking on us

Vice President Human Resources