

## JOB DETAILS

<b>Job title:</b>	Relationship Manager	<b>Job grade:</b>	Manager
<b>Reports to:</b>	Head of Commercial & Strategy (HoC)		
<b>Department:</b>	Commercial Banking – Corporate Banking Department (CBD)		

### JOB PURPOSE:

Integral team member of the CBD team assisting Senior Relationship Managers in maintenance of existing corporate relationships, managing the credit process, focus on the day-to-day administrative tasks and assist SRMs in business development.

### KEY ACCOUNTABILITIES & RESPONSIBILITIES

- Develop relationships with CBD clients and be the main or back-up point of contact for the relationship.
- Conducting credit reviews including analysing financial and business information and presenting it in Credit Proposals & Credit Memos.
- Assisting SRMs in managing credit admin tasks such as collating information from clients including Insurance renewals, updated borrower Financial Information, KYC documentation etc.
- Ability to prioritise and work to tight deadlines, assist other team members during peak hours.
- Business development for CBD in conjunction with SRMs/HoC for term financing, work capital financing, trade financing and Real Estate financing from the HBL UK target market.
- Maintain MI on the CBD credit portfolio for regular calls, internal team meetings and management/board presentations
- Assisting HoC in assigned projects/tasks which will usually include sector/sub-sector industry reports, macro research (eg outlook on UK interest rates), annual budget exercise, product papers and strategy update. Also preparing presentations for these projects
- Building robust relationship with 2<sup>nd</sup> and 3<sup>rd</sup> line of defence i.e. credit analysis unit, risk department, KYC team, compliance, Wealth Management and FI group
- Develop a relationship with other HBL's global network jurisdictions.

### QUALIFICATIONS AND EXPERIENCE

#### Minimum qualifications:

- Excellent communication skills, able to present credit analysis in clear and concise terms
- Strong financial and credit analysis skills – comfortable with financial statements and can produce business forecasts
- Financial modelling and projections skills, can create (excel based) or analyse forward looking cashflows and financial statements for clients and prospects
- BA/BSc qualification
- CFA – not essential

#### Experience, Skills & Competencies:

- Minimum 2 – 3 years' experience in UK Commercial/Corporate Banking
- Experience in Customer Services
- Experience in credit analysis & credit writing

- Strong MS Office skills in Excel, Word & Powerpoint