

## JOB DETAILS

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

### JOB PURPOSE:

To work in the CBD team assisting HoC of new corporate clients, business development in the target market and maintenance of existing corporate relationships.

### KEY ACCOUNTABILITIES & RESPONSIBILITIES

- Develop a business pipeline & manage new business/revenues in Real Estate, M/SME and trade financing clients.
- Develop a relationship with key RMs and decision makers in HBL's global network jurisdictions
- Good connectivity and communication with HBL Pakistan teams
- Manage existing portfolio and onboarding new lending clients
- International financing needs of Pakistani resident clients/corporate entities, identify and work on large loan facilities being syndicated in HBL network
- Reviewing and preparing credit proposals of CBD prior submission to credit/risk.
- Interact with Credit Admin Department (CAD) and Credit Analysis Unit (CAU) in efficient processing of credit approvals, facility implementation and release of funding
- Ensure Credit Proposals go through a full balance sheet, income statement and cash flow analysis, scrutiny of all documents, accounts payment history etc. and are submitted to CAU on time.
- Providing sector information on periodic basis
- Ability to prioritise and work to tight deadlines, working closely with other team members in meeting deadlines.
- Manage new clients and work with other CBD RMs on all forms of financing
- Maintain accurate records relating to the portfolio to ensure data quality/MI reporting remains robust.
- Be the point of contact in absence of HoC
- Assisting HoC in assigned projects/tasks

### QUALIFICATIONS AND EXPERIENCE

#### Minimum qualifications:

- Excellent communication skills - English required, Urdu/Hindi (optional)
- BA/BSc qualification
- CFA or other Financial Services Industry certifications (optional)

#### Experience, Skills & Competencies:

- 12-15 years' experience in UK Commercial/Corporate Banking (or relevant market, Pakistan and UAE, South Africa can be considered)
- 10 years plus client management and business development experience
- Experience in credit analysis & credit writing

- Strong MS Office, Excel & Powerpoint intermediate skills