

## POSITION DESCRIPTION

### POSITION SPECIFICATION

|                        |                             |                      |  |
|------------------------|-----------------------------|----------------------|--|
| <b>Position Title:</b> | <b>RELATIONSHIP MANAGER</b> | <b>Job Ref-Ind.:</b> |  |
| <b>Department:</b>     | SME                         | <b>Job Group:</b>    |  |
| <b>Location:</b>       | PORT MORESBY                | <b>KF Points:</b>    |  |
| <b>Direct Manager:</b> | HEAD OF SME                 | <b>KF Ref-Level:</b> |  |

#### Purpose of Role:

To provide leadership in fostering the growth and development of Small Medium Enterprises (SME) with a strong focus on quality sustainable customer relationships. The role involves leading a Relationship Management Team in providing tailored financial solutions, service and support for the growth and profitability of the SME Client Portfolio.

#### Essential Functions / Key Responsibilities: (Problem Solving)

- ✦ **Client Relationship Management:**
  - Develop and maintain strong relationships with SME clients.
  - Understand clients' business needs, challenges, and opportunities.
  - Conduct regular client visits and business reviews to ensure satisfaction and identify areas for growth.
- ✦ **Portfolio Management:**
  - Manage a portfolio of SME clients, ensuring growth in deposits, loans, and other banking products.
  - Monitor and assess the financial health of clients to mitigate risks.
  - Ensure timely and accurate submission of credit proposals and renewals.
- ✦ **Business Development:**
  - Identify and acquire new SME clients through various channels.
  - Develop strategies to attract and retain profitable SME clients.
  - Collaborate with the marketing team to design and implement effective sales campaigns and promotions.
- ✦ **Financial Solutions and Advisory:**
  - Provide expert financial advice and solutions to meet clients' needs.
  - Offer products such as loans, overdrafts, trade finance, and cash management services.
  - Keep clients informed about new products, services, and regulatory changes.
- ✦ **Risk Management:**
  - Assess and manage credit risks associated with the SME portfolio.
  - Ensure compliance with the bank's policies, procedures, and regulatory requirements.
  - Monitor clients' financial performance and take corrective actions when necessary.
- ✦ **Customer Service:**
  - Deliver exceptional customer service and resolve client issues promptly.
  - Act as the primary point of contact for all client inquiries and requests.
  - Ensure a high level of client satisfaction and loyalty.
- ✦ **Reporting and Documentation:**
  - Prepare regular reports on portfolio performance and client activities.

- Maintain accurate and up-to-date client records and documentation.
- Ensure timely submission of all required reports and documentation.

#### Dimensions:

|   |                                     |
|---|-------------------------------------|
| <b>Direct Reports:</b>                              | Credit Analysts, Lending Assistants |
| <b>Budget:</b><br><b>(Magnitude/Area of Impact)</b> | Non-Quantifiable                    |

#### Working Relationships (Key stakeholders, clients, suppliers, providers, consultants, etc.)

|                                |  |
|--------------------------------|--|
| <b>Internal Relationships:</b> | <ul style="list-style-type: none"> <li>• Head of SME</li> <li>• Relationship Management Team</li> <li>• Retail Financial Services</li> <li>• Credit Risk Department</li> <li>• Marketing Department</li> <li>• Products Management Department</li> <li>• Finance Department</li> </ul> |
| <b>External Relationships:</b> | <ul style="list-style-type: none"> <li>• Individual Clients</li> <li>• Corporate Clients</li> <li>• SMEs</li> <li>• Third Party Service providers, eg, Insurance agents</li> </ul>   |

### PERSON SPECIFICATION

#### QUALIFICATIONS (technical or specialist qualifications & experience) (Know How)

|                            |   |
|----------------------------|---|
| <b>Required Education</b>  | <ul style="list-style-type: none"> <li>• Bachelor's Degree in Accounting &amp; Finance, Business Management &amp; Administration, or a related field.</li> </ul>  |
| <b>Required Experience</b> | <ul style="list-style-type: none"> <li>• Three [3] years relevant experience in a similar role.</li> <li>• Knowledge of Banking &amp; Loan Lending Policies and Procedures.</li> <li>• Strong understanding of financial products and services for SMEs.</li> <li>• Excellent relationship management and interpersonal skills.</li> <li>• Proven ability to manage and grow a client portfolio.</li> <li>• Strong analytical and problem-solving skills.</li> <li>• Proficiency in Microsoft Office Suite, MS Excel and banking software.</li> <li>• Knowledge of regulatory requirements related to SME banking.</li> <li>• Strong Compliance character.</li> </ul> |
| <b>Expected Behaviours</b> | <ul style="list-style-type: none"> <li>• Professional Conduct</li> <li>• Integrity</li> <li>• Adaptability</li> <li>• Teamwork</li> <li>• Problem-Solving</li> <li>• Customer Focus</li> <li>• Attention to Detail</li> <li>• Continuous Improvement</li> </ul>   |

|  |   |
|--|---|
|  | <ul style="list-style-type: none"> <li>• Act in the best interest of our business &amp; customers For Good, For Relationship, Our People, For Future, For Openness &amp; For Our Community</li> </ul> |
|--|---|

| COMPETENCIES (technical or specialist knowledge & skills) |  |
|---|--|
| Required Competencies                                     | <ul style="list-style-type: none"> <li>• Good communications and intrapersonal skills</li> <li>• Good judgment and analytical skills</li> <li>• Be able to work under pressure and meet deadlines</li> <li>• An effective team player and purpose driven</li> <li>• Honest, dependable and reliable</li> <li>• Knowledge of banking &amp; finance lending requirements</li> <li>• Client-focused approach with a commitment to delivering high-quality service.</li> <li>• Ability to work independently and as part of a team.</li> <li>• High level of integrity and professionalism.</li> <li>• Strong organizational and time management skills.</li> <li>• Strong Sales focus.</li> </ul> |

TEAM & REPORTING STRUCTURE



| OTHER DUTIES   |
|--|
| <p>Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.</p> |

**Authorised**

Job Description Updated on:

29<sup>th</sup> July 2024

Signed: \_\_\_\_\_