

Join our team



Be part of an exciting team that is looking at changing the Banking landscape.

If you are a self-starter and looking for a challenging, yet exciting opportunity to grow and develop new markets with First Capital Bank please submit your applications for the following position.

RELATIONSHIP MANAGER - ASSET BASED FINANCE (ABF)

REPORTS TO

Chief Commercial Officer

JOB PURPOSE

- Key responsibility is to execute strategy on the ABF product for existing Corporate, Commercial/SME clients in FCBB to ensure balance sheet growth at acceptable margins, to enable the Bank to generate the required returns for the shareholders.

KEY RESPONSIBILITIES

- Build relationships with key stakeholders to make sure we retain and grow all clients.
- Build and maintain a good pipeline of business opportunities in the Corporate/Commercial and SME space in order to make sure the Balance sheet growth is achieved.
- Do pricing calculation on every deal and every group of clients in order to make sure the relationship is profitable to the Bank and renegotiate price where need be.
- Always ensure client confidentiality and professionalism in order to maintain and increase the Bank's image and brand.
- Analyze and stay abreast of industry and regulatory developments and competitor activity and communicate information to team.
- Ensure timely submission of quality credit proposals in conformity with the Credit Policy. Write factual, informative, and detailed credit applications to obtain credit approvals for the client in acceptable timeframe.
- To make sure a healthy ABF portfolio is maintained, and risk minimized, the RM to oversee and make sure Insurance policies are renewed at expiry date.
- All arrears on client accounts within the ABF portfolio to be followed up, client engaged, and a solution to be recommended, and in agreement with Credit, work on

a strategy as to minimize the potential impairment to the Bank.

- Work with Corporate/Commercial/SME team to ensure that covenants and conditions on a credit approval to be managed pro-actively and report on this to Credit monthly to minimize downgrading on ORM.
- Implementation and adherence to Policies, Procedures and Manuals that are in line with group directives.
- Provide timely feedback on all reports as requested.
- Adhere to the Bank's clean desk policy.
- Good awareness and adherence to the Health and Safety guidelines of the Bank.

QUALIFICATION/EXPERIENCE

- Degree in Marketing, Business, Finance, or related field
- Minimum of 5 years' experience in Banking or Related environment

KEY SKILLS & COMPETENCIES

- Proven technical ability with respect to ABF product, solutions, approach, and methodology
- Relationship management and networking skills
- Problem solving/decision making
- Communication skills
- Business awareness
- Results oriented

Interested candidates who meet the above requirements are invited to submit their applications, together with certified copies of academic and/professional certificates, identity card, references and their latest updated C.V to:

recruitment@firstcapitalbank.co.bw
on or before **26th February 2023**.

Please note that only shortlisted and successful candidates will be contacted.