**PERFORMANCE-BASED JOB DESCRIPTION**

|  |  |
| --- | --- |
|  Job Title |  **Relationship Officer**  |
|  |  |
| Department |  **Operations** | Section/Location | **Branch** |
|  |  |  |  |
| **FUNCTIONAL** |  **Branch Manager** | **OTHERS** | **N/A** |
| Reports To |  |  | Reports To |  |
| (100% time) |  |  | (0% time) |  |
|  |  |  |  |  |
| **Key Resources (**e.**g.** |  | Information | Approximate |  |
| **Budget, People,** |  | People | **turnover** p.a for this |  **KS. 12 Million** |
| **Information)** |  |  | role |   |
|  |  |  |  |  |

**MAIN PURPOSE OF THIS POSITION**

Implementing business development strategy to drive loan portfolio growth and quality by marketing organization’s products and services to achieve the set goals in line with business objectives.

**KEY DELIVERABLES FOR THIS POSITION (K.P.I’s)**

* Deliver Assigned Set Targets
* Deliver loan Portfolio growth
* Manage portfolio quality
* Service Delivery
* Customer Service

**KEY RESPONSIBILITIES**

1. Implementing the Business Development strategy and plans for the assigned portfolio and targets while ensuring adherence to policies and processes for delivery of targets.
2. Managing risks to achieve a quality portfolio in line with set targets through client training, loan appraisal, portfolio management, loan repayment and follow-up.
3. Ensuring that all deposits have been apportioned as per customers’ payment within the stipulated time.
4. Carrying out a market analysis for the assigned area to identify potential customers.
5. Creating awareness through marketing activities including promotion & outreach programs to generate leads and conversions.
6. Carrying out customer screening, recruitment, training and evaluation in the targeted markets.
7. Carrying out loan appraisal, assessment and loan processing in line with the credit policy.
8. Ensuring service delivery through regular group/customer visits, turn around, customer feedback, loan progress and repayment plans for sustained relationship and customer satisfaction.
9. Preparing daily group status reports and sharing with the branch team for branch health and sustainability.
10. Identifying & recommending best practices for **innovation** to ensure new & improved processes, products and services.
11. Implementing **service quality, customer excellence** and **change initiatives** to achieve required business performance and culture.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | ***Key Indicators*** |  |  |  |  | ***Key Interfaces*** |  |  |  |  |  |  |  |
|  | **Direct Reports** | **Other assigned Reports** |  |  | **Internal Contacts** |  |  | **External Contacts** |  |  |  |
|  | ***(Jobs reporting to*** | ***(Jobs reporting to this*** |  |  |  |  |  |  |  |  |  |  |
|  | ***this position)*** | ***position due to other*** |  |  |  |  |  |  |  |  |  |  |
|  |  |  | ***factors e.g location, )*** |  |  |  |  |  |  |  |  |  |  |
|  |  N/A |  |  |  |  N/A |  |  |  | Credit and Risk |  |  | Customers |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  | Customer Service |  |  | Local/County |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | Administration |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  | Marketing |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  | Service providers |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  | **Critical Success Factors for the Job** |  |  |  |  |  |  |  |
|  | **Job Specifications** |  |  |  |  |  |  |  | **Key Drivers** |  | **Relevant Experience** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **Academic Qualifications** |  |  | **Core Job Skills** |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Diploma in business related |  |  |  | Making The Deal skills (selling | 3 months of relevant |  |  |  |
|  | field |  |  |  |  |  |  | skills) |  | experience |  |  |  |
|  |  |  |  |  |  |  |  |  | Risk Awareness |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Basic Financial Skills |  |  |  |  |  |  |  |
|  | **Professional Qualifications** |  |  |  |  | Customer Management skills |  |  |  |  |  |  |  |
|  |  |  |  |  | Public Relations Skills |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | N/A |  |  |  |  |  |  | Problem solving skills |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  | Analytical Skills |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Negotiation skills |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Interpersonal skills |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Influencing skills |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Attention to detail |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Team membership |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**Standard General Skills (Generic)**

* + Communication skills
	+ Customer Service
	+ Computer Literacy & application
* Change Champion

**Core Values/ Behavior**

* Integrity
* Respect
* Transformation
* Passion

