

## RELATIONSHIP MANAGER- MSME BANKING

We are seeking a highly motivated and results-driven MSME Relationship Manager to join our dynamic team. The ideal candidate will be responsible for building and managing strong relationships with MSME clients, driving business growth, and ensuring optimal client acquisition, retention, and revenue generation through the sale of MSME Banking products.

### Reporting To: Head of MSME

**Job Purpose:** The Relationship Manager will be responsible for developing and managing a portfolio of MSME clients, identifying business opportunities, and ensuring seamless delivery of banking solutions. The role demands a strong focus on business development, portfolio growth, risk management, and cross-selling to maximize MSME revenue.

### Key Responsibilities:

- Maintain a high level of client satisfaction in generating, managing and servicing a portfolio of MSME clients while ensuring the bank becomes the choice for their Investment and Banking.
- Identify and pursue new business opportunities to expand the MSME portfolio.
- Drive sales of MSME Banking products, including lending, deposits, and investment solutions.
- Develop and maintain a pipeline of potential clients and actively convert leads into business.
- Responsible for sales, self-management, credit analysis, proper loan structuring, applicant interviewing, and perceptive character judgment.
- Maintain high professional standards and strive to provide quality services and competitive pricing to clients.
- Leverage existing client relationships to cross-sell the bank's full range of financial products.
- Ensure exceptional client service by addressing client needs and providing tailored financial solutions.
- Performing to plans as agreed, to drive profitability and increase market share.
- Monitor MSME portfolio performance, ensuring delinquencies and non-performing loans (NPLs) remain within acceptable thresholds.
- Work in close co-operation with Business Intelligence, Credit and Risk teams to ensure that impairments and losses are kept at a minimum
- Ensure recoveries for own portfolio are done daily and maintain the NPL to below set targets.
- Ensure full compliance with KYC, AML, and regulatory requirements, maintaining up-to-date client records.
- Adhere to the bank's policies, standard operating procedures, and central bank regulations.
- Managing your own portfolio and ensuring that risk profiles (book mix) are managed by sales of the correct products within approved risk management criteria.
- Coordinate with Credit Department to ensure applications are processed within agreed TAT and escalate violations to the Head – MSME.
- Work in close co-operation with the Credit teams to ensure all necessary documentation is completed and all the procedures have been adhered to prior to drawn down.
- Any other official duty that may be allocated from time to time.

**The Person:**

The ideal candidate must possess the following:

**Qualifications/Experience:**

- Bachelor's degree in finance, business Administration, organizational development, or related field.
- Minimum 7 years of experience in MSME banking, with at least 5 years in a business development role.
- Strong knowledge of credit analysis, risk assessment, and structured financing.
- A master's degree qualifications and experience are an added advantage.
- Proven ability to build and manage high-value MSME relationships.

**Competencies/Attributes:**

- Strong business acumen with a deep understanding of MSME banking products.
- Strong negotiation and deal-closing abilities.
- Ability to work in a fast-paced environment and deliver results under pressure.
- Excellent communication and interpersonal skills to engage with MSME clients.

ALL applicants MUST apply online to the email; [recruitment@familybank.co.ke](mailto:recruitment@familybank.co.ke); closing date is **7<sup>th</sup> February 2026**.

Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

**“We are an equal opportunity employer”**