

1. JOB DETAILS

2. JOB PURPOSE

One of the key goals under this title is to generate fresh deposits through acquisition of new to bank relationships from identifiable target markets and potential customers. This will require interpersonal support with the branch management in order to achieve the overall assigned targets. The RO will have a significant contribution to the unit's business goals by effectively managing key prospective and existing relationships and thus achieve the set targets in terms of deposits portfolio, profitability and trade volumes, with existing and new clients and manage the quality portfolio.

3. JOB DIMENSIONS

Number of staff supervised:	Direct reports:	Nil
	Total team size:	5 (3 Whitechapel, 1 Manchester & 1 Birmingham)
Financial dimensions:	Income target:	-
	Operating budget:	-
Other (e.g. number of branches, customer volumes):		-

4. KEY ACCOUNTABILITIES

Description
Achieve deposit goals and assigned revenue targets through new business onboarding, referrals, retention of relationships and cross selling bank's products, in particular the planned HBL Bank UK's international payment/ remittance product.
Support branch management in coordinating the marketing strategy of products and services to potential customers within the assigned target market to help generate steady revenue / profits for the bank.
Develop, maintain and deepen relationships with existing customers and ensure revenue/ profit targets are met and exceeded.
Undertake Account Opening Interviews, review relevant on-boarding due diligence documentation from customers and liaise with relevant department (KYC Team & AOD) to ensure completion of the on-boarding process is swift and friction free for the customer. Preparing file notes for compliance risk reviews
Attend networking events, develop, and deepen relationships and explore customer needs with the aim of matching the Bank's parallel available products, primarily to grow deposit base of the bank
Initiate and prepare credit notes /proposals for existing branch's borrowing customers. Analyse customer's financials and management practices, to assess their credit worthiness and risks involved to ensure credit quality of portfolio is not compromised. Ensure all credit applications adhere to the bank's credit policy.
Assist the Branch Ops team as temporary backup to cover the absences and ensure continued branch operations and service to customers.
Ensure Complaint Management System is up to date, and customer complaints are responded to promptly and professionally by the branch, in accordance the policy.
Ensure establishing a service function that would create the best customer experience feedback.
Ensure the provision of distinctive financial, banking services to customers, and continuous improvement in service quality
Accountable for regular updates to the manager on performance and progress made in respect of assigned KPIs.

5. QUALIFICATIONS AND EXPERIENCE

Minimum experience:

- A minimum graduate qualification or equivalent
- Relevant customer service experience in the banking industry
- Excellent communication, interpersonal and organization skills
- Good Knowledge of MS Office / Excel
- Analytical and problem-solving skills
- Decision Making Skills
- Multilingual – well-spoken in English and Urdu/Hindi language skills
- Collaborate well with ability to work in a team

6. JOB CONTEXT

This is a client-facing role, part of the Business Banking team and sits in the first line of defense, whose key responsibility is to develop and manage a portfolio of core clientele in their respective posting regions, focusing on deposit generation opportunities from individuals and businesses, and grow the deposit book of the bank.

The incumbent is therefore, also expected to adhere strictly to the bank's policies and framework relating to Financial Crime and ensure KYC for existing and new customers meet regulatory expectations.

7. APPROVALS

Job holder

Signature

Date

Line manager

Signature

Date