

JOB PROFILE

Position Title:	Relationship Manager, Schemes
Available position/s:	1
Division:	Retail Banking
Department:	Personal Banking
Location:	Head Office
Reporting to:	Senior Manager, Schemes
Job Reference No:	NBK/RET/08/2025

Position Scope:

This position is responsible for driving Schemes Solutions, for corporate employees' banking needs including payroll and other retail products through; Generate new Corporate/Schemes sign-ups, Relationship Management of existing Corporates effectively to facilitate portfolio growth, Driving Activations and penetration of signed up schemes, assess the risk profiles of customer segments and contribute to the Development of effective control measures. Portfolio management of the existing loan portfolio to minimize adverse migrations.

Key Responsibilities:

Sales Management

- To grow the portfolio through a focused market segment approach by creating effective relationships that maximize revenues and Asset growth
- Establish relationships with key Corporations to offer them scheme lending.
- Organise scheme activations for sales
- To support in the launch of products, sales strategy, and campaigns to key segments for profitable and quality business
- Cross-sell to existing Scheme Customers and grow products per customers
- Update on companies and individuals which exhibit high risk policies and practices hence control and manage risk
- To proactively ensure that there is customer retention in respective schemes.
- Facilitate change of scheme payroll accounts to NBK.

Portfolio Management

- Monitor individual loan portfolio to ensure performance.
- Ensure timely monthly remittance by scheme companies.
- Administer cash backed schemes – Monthly reconciliations on utilization, lend within deposit limit.
- Collection of monthly loan By-products from scheme companies.

- Liaise with Branches and SLAD to ensure that all loans and underpayments are invoiced promptly and collection of arrears.
- Monthly analysis of portfolio at risk & take necessary action on the accounts to ensure minimal migrations.
- Call backs on all new scheme loan applications.
- Liaise with Clearing payments to ensure timely monthly payment of scheme customers salaries
- Customer service on queries relating to scheme customers.
- Obtain monthly feedback of dropped and reduced checkoffs and take necessary action.
- Maintain and update proper scheme documentations – MOU, Authorized signatories, scheme correspondences etc.

Marketing and Campaign Management

- Support Branch and Direct Sales and other sales channels to achieve sales objectives for Retail business.
- Work with Product Manager in the development and execution of marketing initiatives for the acquisition, retention and growth of target customer's base.
- Relationship Management.
- Be the key link between the schemes and the bank in all their financial needs
- Generate referrals from HR, Finance and Senior Executives to acquire, expand and retain profitable relationships and grow market share.
- Support collection team in ensuring that schemes loans NPL is within stipulated percentage
- Work closely with other Value Centres to generate sales leads and follow through to grow CASA
- Work closely with the other Corporate Relationship Managers and Business Banking in building relationships with companies
- Generate referrals and use Market Intelligence to achieve deeper relationships with customers.
- Business Planning & Financial Management
- Source potential organizations and recommend their inclusion in the approved company list or Workplace Banking Schemes.
- Advise the Business on companies which exhibit high risk policies and practices hence control and manage risk.
- Any other duties as may be assigned by Management from time to time.

Education/Professional Qualifications, Skills & Experience:

- Bachelor's degree in a business-related field from a recognized University
- Master's degree in a Business-related field from a recognized University is an added advantage.
- 5 years' experience in Banking
- At least 3 years' experience in Relationship management of a commercial bank at a managerial level, 2

years of which must be in Retail Sales.

- Business planning & financial management skills.
- Strong background in product development and roll out, partner relations and change management.
- Excellent communication and presentation skills.
- Ability to work collaboratively in cross-functional teams.
- Experience with financial analysis and performance metrics
- Ability to translate complex data into actionable business insights.
- Strong written and verbal communication abilities

How to Apply:

- Send your CV and application letter showing how you meet the role requirement stated above to: Recruitment@nationalbank.co.ke by **Friday, 17th October 2025**
- Indicate Name of Job on email subject.
- Please note that applications received after the deadline will not be considered.
- Only shortlisted candidates will be contacted for the next stage/s of the process.