

Midland Bank PLC

Relationship Officer (SME Banking)

Requirements

Education

- Bachelor/Honors
- Minimum graduation with relevant background from reputed university without having no 3rd class/division or equivalent CGPA in any examination

Experience

- At least 2 years
- The applicants should have experience in the following business area(s): Banks

Additional Requirements

- Age At most 45 years
- Strong interpersonal and communication skills with effective business acumen.
- Adequate computer literacy to work on online software modules & MS Office packages.
- Self-motivated with good business network.

Responsibilities & Context

- Develop sales strategies for SME product channels and manage the overall health of the existing portfolio.
- Source and acquire prospective SME business to achieve assigned targets.
- Target SME accounts using effective sales methodologies aligned with commercial banking and wealth management needs of customers.
- Monitor proper utilization of credit facilities in SME accounts, ensuring asset quality and conducting periodic facility reviews.
- Monitor non-performing SME loans and formulate appropriate restructuring and recovery strategies.
- Assess SME loan applications in line with approved credit policies and regulatory guidelines.
- Analyze business cash flows and recommend suitable structured loan products.
- Regularly monitor the existing SME portfolio and conduct post-disbursement visits to borrowers and guarantors to reduce PAR and NPL.
- Maintain in-depth knowledge of customers' businesses and securities through regular visits and industry research.
- Cross-sell CASA, L/C, bank guarantees, and other relevant banking products.

- Support the Head of SME Banking in assigned projects, internal tasks, and market analysis; provide feedback on market trends, industry/sector performance, and portfolio quality.
- Ensure full compliance with internal policies, procedures, and applicable regulatory requirements.

Workplace

Work at office

Employment Status

Full Time

Job Location

Dhaka

Apply Link: <https://bdjobs.com/h/details/1451905>