



## EMPLOYMENT OPPORTUNITY

Bank of the Bahamas Limited, the institution of first choice in the provision of financial services, seeks to identify suitable candidates for the position of:

### **Account Manager - Small Business**

#### **Key Responsibilities:**

- The Account Manager – Small Business is responsible for contributing to the profitable growth and quality of the Bank's Commercial portfolio in the mid-market segment focusing on the cross-sell, up-sell, and retention of existing small business customers and new customers.
- Acts as Account Manager to SME's as defined by policy and high net worth clientele by liaising with clients to determine needs or resolve issues, providing answers and communication wherever necessary, increasing the value of accounts with additional lending or Bank products and services, and providing overall support of the portfolio;
- Performs maintenance and records-management on existing portfolios by liaising with attorneys and insurance companies to prepare legal documents or obtain securities documents, by ensuring loans granted have appropriate security documentation, and by verifying proper procedures are followed in loan administration;
- Advises the Sr. Manager, Corporate Credit of any issues that may have a material effect on the credit portfolio;
- Performs constant follow up on delinquent and watch-list accounts, and institutes proper procedures regarding the collections of bad and doubtful accounts;
- As lending cap varies, designs and implements marketing initiatives aimed at attracting targeted business accounts;
- Coaches and works with Corporate Support staff to assist with their development and the cohesive functioning of the Unit.
- Provides strong leadership to motivate both individual and team excellence;
- Exhibits an ability to listen, negotiate and communicate goals and expectations;
- Provides regular feedback, both written and verbal, to guide employees, especially Support Staff in the management of their performance;
- Identifies training and development opportunities that are consistent with individual career objectives and the Bank's business needs.

#### **Minimum Requirements:**

- Bachelor's degree or equivalent and five (5) or more years of Commercial Credit and General Banking experience with an international bank.
- Detailed knowledge of specific Bank policies and procedures in the areas of credit and collections to schedule and assess financial transactions, ensure loans are properly booked and verify maintenance is performed;
- Strong accounting and finance skills to analyze Financial Statements;
- Core knowledge of specific legal documents (e.g., mortgages) to ensure security is legitimate;
- Working knowledge of business operations in many industries to analyze credit worthiness and of economics and statistical theory, to understand banking activity and business trends;
- Strong analytical capability to assess and make reasoned judgments on the viability of a credit candidate;
- Strong oral and written communication skills, in particular to convey financial or credit terms and impacts to business leaders, and to prepare reports and correspondence;
- Team leadership skills to train support staff as required and ensure duties are performed to standards.

**Benefits include:** Competitive salary commensurate with experience and qualifications; Group Medical (includes dental and vision) and life insurance; pension scheme.

We thank all applicants for their interest, however only those candidates selected for interviews will be contacted.

Interested persons should apply no later than **March 30<sup>th</sup>, 2023** to:

**Email: [hr.apply@bankbahamas.com](mailto:hr.apply@bankbahamas.com)**