

# VACANCY



**Job Title: PRODUCT MANAGER, ASSETS & LIABILITIES**  
Reporting to: HEAD PRODUCTS AND CHANNELS

## Job Summary

Provide Assets & Liabilities product development and Management support in optimising revenue and balance sheet growth.

Major Duties and Responsibilities	Minimum Education Qualification
<ul style="list-style-type: none"><li>• Drive the product development agenda for assets and liabilities in line with the overall bank strategy.</li><li>• Drive the sales agenda for assets and liabilities through sales campaign set up, staff training, process efficiency work streams and mining of data to identify sales opportunities.</li><li>• Manage income leakage issues by performing periodic revenue assurance exercises on all fee lines for the Bank's products.</li><li>• Manage the pricing agenda for assets and liabilities in line with ALCO expectations.</li><li>• Manage the governance aspect while dealing with assets and liabilities to ensure no breaches with existing policies and procedures.</li><li>• Manage the customer experience on process and turnaround time, customer value propositions that suite the needs and aspirations of the customer, pricing of assets and liabilities products through collating periodic market competitor scans to support decision making.</li><li>• Obtain and update all inputs for the monthly ALCO reporting pack from a business perspective.</li><li>• Manage issues of productivity and profitability of sales staff and channels to ensure achievement of revenue and balance sheet targets.</li><li>• Prepare weekly, monthly and quarterly reports on performance of assets and liabilities products in line with the set targets on revenue and balance sheet.</li></ul>	<ul style="list-style-type: none"><li>• A Bachelor's degree in a business related course.</li><li>• Professional certification in credit related field, CPA/AC-CA/Financial Analysis is an added advantage.</li></ul>
	Work Experience
	<ul style="list-style-type: none"><li>• A minimum of 5 years' banking experience with exposure in both assets and liabilities product related field</li></ul>
	Key Required Skills
	<ul style="list-style-type: none"><li>• Good understanding of the credit risk environment and how this ties into the asset product management.</li><li>• Well vast with revenue assurance techniques and investigative understanding of the core banking system to find out areas of improvement.</li><li>• Great analytical skills that will enable the candidate make informed decisions on the two portfolios.</li><li>• Working knowledge of the competitor environment and macroeconomic fundamentals.</li><li>• Broad knowledge and appreciation of financial analysis and risk issues.</li><li>• Excellent Negotiation, stakeholder management, communication and presentation skills.</li><li>• Computer skills i.e. proficient in the use of Excel, Power-Point etc.</li><li>• Attention to details.</li></ul>

All interested candidates who meet the criteria indicated above are requested to send their applications, and updated Curriculum Vitae to the following email: [recruit@orient-bank.com](mailto:recruit@orient-bank.com)

**Deadline is 20th October, 2020 at 5:00pm**

**Note:** Only shortlisted candidates will be contacted