



INVESTMENT BANK

Exciting career opportunity

Account Relationship Manager: Business Banking

CDH Investment Bank, the leading specialist bank in Malawi, is seeking a dynamic and results-driven professional to join the team as **Account Relationship Manager: Business Banking** to be based at Head Office in Blantyre.

About CDH Investment Bank

CDH Investment Bank, licensed under the Banking Act by the Reserve Bank of Malawi. The bank provides investment banking, corporate financial advisory, commercial banking and trading of financial securities to a select niche market. Our purpose is to deliver financial solutions to our clients by effectively utilizing the best human capital and information technology.

Role summary

The **Account Relationship Manager: Business Banking** is responsible for acquiring, developing, and strengthening CDH Investment Bank's corporate business banking client relationships through effective relationship management, contributing to the bank's profitability and growth targets. The role ensures superior customer service, enhancing the overall customer experience, and maintaining accurate records of all customer correspondence. Key responsibilities include portfolio management, client relationship management, reporting and documentation, networking, market intelligence, performance and compliance

Key responsibilities

The Account Relationship Manager: Business Banking is a managerial role in Business Development and Marketing department and shall: -

1. Identify, maintain and grow a segregated business banking portfolio in assets and liabilities.
2. Develop and implement strategies to enhance the profitability and performance of the business banking portfolio.
3. Develop and implement strategies to optimise the portfolio's performance and mitigate risks.
4. Monitor and analyse portfolio performance, identifying areas for improvement and implementing corrective actions.
5. Monitor and manage the risk profile of the business banking portfolio to ensure compliance with the bank's risk management policies.
6. Develop and maintain relationships with key industry stakeholders
7. Identify and target new clients, developing marketing strategies to maximise business banking market coverage.
8. Serve as the bank's principal contact for business banking customers
9. Provide personalised financial solutions to business banking clients based on their unique needs and business goals.
10. Identify cross-selling and up-selling opportunities for additional products and services
11. Coordinate value chain business across the bank by liaising with banking centre managers and account relationship managers.
12. Collaborate with marketing and product development teams to create tailored financial products and services for business banking clients.
13. Prepare indicative proposals, negotiate term sheets and documentation, and follow up on sales enquiries.
14. Write analytical portfolio reports, call reports, and ad hoc papers based on market intelligence
15. Ensure all proposals and reports comply with regulatory requirements and internal policies.

Key qualities & skills

1. Innovative, results driven and forward-thinking individual who is constantly exploring new ideas and ways of serving clients to drive business growth and meet customer needs
2. Deep understanding of the market and the business environment, with strong financial and commercial awareness, enabling them to make informed decisions that achieve strategic objectives
3. Drive sustainable growth through business development initiatives while delivering high quality customer service
4. Drive innovation and create competitive products that meet customer needs and support sustainable business growth
5. Excellent analytical skills, with the ability to collect, analyse and interpret data to inform business decisions and actions
6. An effective problem solver, able to identify and resolve complex problems in a timely and efficient manner
7. Planning and organizational skills, with the ability to prioritize and manage tasks effectively to achieve goals and meet deadlines
8. A strategic thinker who can think outside the box and develop innovative solutions to complex problems
9. Possess strong risk management and compliance knowledge for ensuring the banks' policies are followed and potential threats are mitigated
10. Confident and assertive communicator who can effectively communicate their ideas, opinions, and decisions in line with accepted standards and code of conduct
11. Skilled at building positive and productive relationships with colleagues, customers, and stakeholders, working collaboratively to achieve business goals
12. Self-motivated individual who can inspire and drive high levels of performance from themselves and others to achieve business objectives
13. Has good project management and negotiation skills

Qualifications and experience

1. Bachelor's degree in commerce, marketing, finance, banking, or its equivalent from a recognised university
2. Master's degree in commerce, marketing, finance, banking, or a related field.
3. Professional certifications in accounting, business, finance, or relevant field will be an added advantage
4. At least 7 years' experience in banking/business development in the financial sector
5. At least 5 years' experience in branch and general banking operations

Remuneration

A competitive remuneration package, commensurate with the role's seniority, skills and experience, will be offered to the successful candidate.

How to apply

Interested persons who meet the minimum requirements outlined above should forward applications in person, by post or email to the address below, to be received no later than close of business on **6th March 2026**.

Qualified and interested candidates should submit their applications, including:

1. A detailed curriculum vitae.
2. Certified copies of academic qualifications.
3. A certified copy of a valid national identity document or passport.
4. Contact details for three professional referees.

Please note applications that do not meet all the requirements specified above will not be considered. Only shortlisted applications will be acknowledged.

Chief Executive Officer/Managing Director
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