

Small Business Banker Job Description

Duties and Responsibilities:

- Responsible for achieving predetermined sales volume and revenue
- Responsible for developing and executing a comprehensive territory sales plan to achieve desired results
- Actively engages in business networking and community activities to achieve sales target
- Actively represents the bank in business communities, generates business leads, and closes business opportunities.
- Creates awareness in the local community that the bank is providing multi-product banking solutions to the small business community
- Maintains frequent interaction with COIs, diverse industry segments, community leaders, and senior business contacts
- Proactive manages the portfolio of assigned high value clients
- Actively employs strategies to expand business banking customer relationships by identifying their needs and maximizing opportunities
- Responsible for customer satisfaction and retention
- Engages in cross-selling and refers customers to other business segments as appropriate
- Sources and makes available credit provisions for prospects and clients
- Follows up on credit referrals from branch managers and business bankers
- Partners with branch staff and customers on preparing proper credit structure and credit package
- Serves as primary point of contact and delivers client satisfaction and relationship profitability
- Drives sales activities and fulfills customer needs across territory by effectively leveraging on, coordinating, and organizing targeted marketing campaigns, events and new product launches
- Executes joint sales activities and ongoing training to develop small business skills of assigned territory team

- Responsible for providing ongoing coaching to branch staff and partners in assigned territory to effectively identify referral opportunities
- Fosters teamwork and small business knowledge in all assigned branches to ensure a positive customer experience
- Ensures ongoing and appropriate client communication to support maximization and satisfaction of client relationship
- Strictly adheres to internal control policies, such as the account opening and credit protocols of accurate collection, completion, and updating of all required documentation
- Ensures all activities are carried out in adherence to all regulatory, legal, and government regulations
- Spends majority of time in the field, on sales appointments, generating leads to new opportunities, and closing business.

Small Business Banker Requirements – Skills, Knowledge, and Abilities

- Education: Bachelor's degree in business, finance, or economics may be required
- Presentation skills: Small business bankers require this skill to confidently deliver client presentations, including in-depth credit analysis to recommend appropriate credit option strategies to help small business clients achieve their goals
- Consultative sales skills: They require the ability to probe, listen, clarify, and present information, to advance sales transactions. It is important that they are knowledgeable in financial services outside sales, business-to-business sales or small business banking
- Passion: They must be passionate about outside sales and enjoy spending time prospecting
- Interpersonal skills: They require this skill to establish new relationship, as well as enhance and deepen existing relationships and exceed sales goals
- Analytical skills: They must possess the ability to assimilate complex financial information, analyze financial conditions of clients and industry trends, in order to make informed decisions. It is also essential for them to understand and interpret financial statements and cash flow analysis

- Communication skills: Small business bankers require great oral and written communication skills to perform their job successfully
- Team work abilities: They must enjoy partnering and negotiating with a team of bank employees to solve client issues
- Knowledge: Demonstrated management of an extensive client portfolio with sizeable funds may be required
- Thorough knowledge of small business financial products and services may be required
- Familiarity with sales force automation may be required
- Strong computer skills: They must be proficient on all Microsoft applications, including Excel
- Abilities: They must possess the ability to multitask in a demanding environment.