



# Job Description

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<b>Job Title</b> Head of Commercial	<b>Job Location</b> Dar es Salaam	<b>Category</b> Corporate Banking
<b>Job Type</b> Full Time	<b>Job level</b> Head of Department	<b>Industry</b> Banking
<b>Open to Expatriates</b> Only Open to Tanzanian Nationals		

## Minimum Requirements

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<b>Min Budget</b> -	<b>Max Budget</b> -	<b>Primary Industry</b> Banking: 10 Years
<b>Secondary Industry</b> -	<b>Primary Category</b> Corporate Banking: 5 Years	<b>Secondary Category</b> -
<b>Certificate</b> -	<b>Qualification</b> Degree	

## Summary

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The incumbent will be required to articulate and set the strategic direction and business objectives of the corporate business in Tanzania. The role will also be the interface with other parts of the group such as corporate functions, PBB and wealth. The Head of Corporate Banking will ensure achievement of corporate revenues and net earnings through the delivery of an appropriate range of banking products to the existing and targeted client base.

## Responsibilities

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The incumbent will be required to articulate and set the strategic direction and business objectives of the Corporate/SME business in Tanzania. The role will also be the interface with other parts of the group such as corporate functions, PBB and wealth.

The head of Commercial will ensure achievement of Corporate/SME revenues and net earnings through the delivery of an appropriate range of banking products to the existing and targeted client base.

### Major Responsibilities:

- Formulate the Corporate & SME banking strategy in accordance with the Board's guidelines
- Drive Corporate customer acquisition strategy as guided by the main bank strategy with the aim of growing the bank's market share in the Corporate segment and ensuring that profitability is achieved from this segment
- Drive SME customer strategy as guided by the main bank strategy with the aim of growing the bank's market share in

- the SME segment and ensuring profitability is achieved from this segment
- Guide both Corporate and SME relationship managers in originating strong transactions to support the Bank's business in the two segments
  - Maintaining good client service for the bank
  - Continuously review the lending portfolio to maintain a diversified client base, in line with macroeconomic conditions and the Bank's strategy
  - Monitor and identify possible problem clients and ensure that appropriate recommendations are made to manage credit risk.
  - Take overall responsibility for the profitability of the commercial segment

## **MANAGEMENT RESPONSIBILITIES:**

### **Leadership:**

- Manage the Department efficiently so that performance goals and objectives are achieved
- Coach and advise the Commercial team
- Identify and resolve any performance issues
- Distribute and control the tasks to be performed by the employees in the Department
- Communicate the strategy, plans and ideas to the departmental staff
- Promote awareness and ensure adherence to all policies & procedures

### **Vision**

- Formulate strategies for the future of his/her own field of work or organization of the department
- Indicate market, sector and technological trends and developments for the coming years.
- Propose and/or implement innovative ideas to enhance business results
- Liaise with key operational functions to ensure client service delivery to agreed benchmarks
- Manage the formulation and implementation of key client service programs
- Responsible for completing the goals set by the management
- Responsible towards the Management Board for specific area of his/her business
- Provide the Managing Board on a regular basis with relevant information pertaining to the organisation of Commercial
- Review and sign-off of departmental reporting
- Lead projects

## **Education & Qualifications**

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- Holder of Degree in Banking or equivalent education.
- MBA will be added advantage
- At least 8-10 years of relevant experience in the sector
- Sound understanding of all corporate products
- Willing to take ownership
- Excellent communication skills in English, both verbally and in writing

## **Requirements**

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### **SPECIFIC JOB REQUIREMENTS**

- Further develop the internal structures for Commercial team.
- Support the Board in contributing to the strategy for the future of her/his own department and for the organization of the

team

- Prepare and maintain the annual departmental Budget
- Cooperate with other Department Heads to obtain the best financial and commercial results
- Develop and maintain procedures and work instructions
- Internalize and live the values, norms, and behavioural codes of the Bank

#### **REQUIREMENTS:**

- Holder of Degree in Banking or equivalent education.
- MBA will be added advantage
- At least 8-10 years of relevant experience in the sector
- Sound understanding of all Banks products
- Willing to take ownership
- Excellent communication skills in English, both verbally and in writing
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#### **Characteristics**

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#### **SKILLS & COMPETENCIES**

- Pro-active approach/self-starter
- Accountability for targets/developments
- People Manager, developing others/talent Management
- interpersonal Effectiveness
- Capable to work in a small team and to take ownership
- Innovative

#### **Reporting To**

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- Managing Director

#### **Driving Licence**

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Not Required

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