



Job Description

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Job Title Head of Enterprise Banking	Job Location Dar es Salaam	Category Relationship Management, Sales
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Job Type Full Time	Job level Head of Department	Industry Banking
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Open to Expatriates
Only Open to Tanzanian Nationals

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 10 Years
Secondary Industry -	Primary Category Relationship Management: 10 Years	Secondary Category Sales: 10 Years
Certificate -	Qualification -	

Summary

- Ensuring the overall management, development and staff performance handling accountability
- Exerting the right to delegate powers in compliance with safety and risk rules and procedures
- Assessing and monitoring commercial risks and collection
- Ensuring a harmonious management and resources (human and equipment) of the Branch
- Representing the Bank towards the authorities

Responsibilities

Business Planning and Management:

- Effective Management of Enterprise Customers through acquisition growth, relationship building and Risk
- Manage performance of the loan portfolio under your jurisdiction
- Effective communication and implementation of information, policies & procedures
- Manage the commercial potential of different sectors and support acquisition
- Plan duties related activities and those of Relationship Managers & Relationship Officers
- Manage and ensure Business Centre achieves set targets on Assets, Liabilities and Off-Balance Sheet targets set by the bank
- Structure Business Centres network: resources organization in coordination with other departments
- Coordinate Business Centres network: communication management, identification of training needs of commercial teams and validation of training plan proposed by Human Resources Department

- Set up the Business Centre's annual sales objectives, monitor results and implement corrective action
- Hold monthly meetings with Business Centre Managers, consolidate commercial dashboards and monitor achievements monthly compared to targets & action plans
- Organize employees tasks and ensure attending staff is accurate to the work load
- Conduct benchmark studies in coordination with the Marketing & Communication Department
- Manage staff vacations
- Manage coordination with other entities of the Bank
- Identify staff training needs
- Ensure the building, materiel & furniture cleanup & maintenance

Risk Control:

- Gives assistance to the Team in risk appraisal
- Signs all credit applications
- Ensures respect and compliance to procedures
- Participates to the debt collection process

Steering & Coordination:

- Gives support to Relationship managers in organisation of their tasks
- Cooperates with Sales coordinators in analysing sales performance of BC and of each Relationship Manager
- Participates to sales actions (joint visits) of RMs for important customers and prospects
- Animates meetings with Commercial Team and Back Office team
- Shares with its teams the Bank's strategy and orientations
- With Customer Service Manager, sets up internal organisation in order to optimize resources
- Identifies needs for training of employees, and consolidates training plans
- Evaluates each member of the BC's Team

Safety:

- Ensures that staff are well aware of rules in term of safety of people, goods & building
- Ensures safety system is working well

Education & Qualifications

- Degree in Finance, Marketing, Commerce or Banking, Master's Degree is an added advantage
- Banking experience of 8 years and above is an added advantage
- Credit Analysis and Credit Management skills
- Knowledge of general banking operations
- Sense of listening & dialog, convincing ability, sales-oriented personality
- Customer Service skills
- Good selling, negotiation and networking skills
- Risk sense, profitability caring
- Initiative spirit, rigour, organisation creativity
- Positive and flexible attitude towards change and competition
- A high level of innovativeness and creativity
- Out-going, self-motivated, assertive and proactive

- Computer literate in all Microsoft Products
- A high level of integrity

Requirements

- Team management
- Excellent interpersonal and communication skills
- Conflict resolution and problem solving skills
- Decision making skills
- Creativity and innovation skills
- Personal effectiveness
- Coaching & coordinating
- Banking techniques, good knowledge of applicable legal rules & procedures
- Good knowledge of safety rules & systems

Reporting To

- General Manager: Commercial

Driving Licence

Not Required

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