



Job Description

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Job Title Relationship Manager - Arusha	Job Location Arusha	Category Relationship Management
Job Type Full Time	Job level Manager	Industry Banking
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 5 Years
Secondary Industry -	Primary Category Relationship Management: 5 Years	Secondary Category -
Certificate -	Qualification -	

Summary

Maintain and manage portfolio, build and sustain relationships with existing and new prospective clients as well as represent the Bank in the market. Maximization of Revenue through NII (Net Interest Income), Fee Income, Cross-selling of all Bank Products, Synergy with Retail, Branch Teams, Treasury Sales, Bancassurance, Select Banking, Trade Finance, and Operations. Should be a Brand Ambassador.

Responsibilities

Relationship Management

- Manage a portfolio of existing clients and cross-sell of Bank's products to enhance relationships as per the personal score card which includes Bancassurance, Promoters, and Their Close Family Members of Existing Corporate Clients to Select Banking. Get Salary accounts of Existing Corporates and New Corporates.
- Identify and acquire new prospective clients in order to grow the credit portfolio. To cover the Ecosystem of the Large Corporate Clients for Business Banking Lending and agricultural Need to acquire clients for Lending Business as well as for Build-up of Low-Cost Deposits. Peep into the Government Banking as well. Also, may do selectively Corporate Banking Business as well
- Source Clients for Fee-Based Income issuance of Letter of Credit Bank Guarantees
- Achieve the NII Budgets, Fee Income Achieve Loan Budgets and Deposit Budgets
- Cross Border Business Referrals to IMK, IMU, IMR, Bank One
- Regular monitoring and follow-ups on irregular accounts and excess drawings to ensure that the health of the portfolio is maintained
- Regular client visits for inspection/relationship maintenance in liaison with the supervisor including conducting periodic reviews of debenture assets e.g., stocks, and submitting the call report accordingly. A visit of the Property Collateral is mandatory.
- Team Management if any

Credit Management

- Provide support to the credit risk team by ensuring the submission of relevant information for the preparation of credit applications.
- Follow up on timely submission of executed security documents and offer letter after a credit proposal has been approved

Compliance

- Regular monitoring of compliance with board or management credit committee (BCC/MCC) directives
- Ensure the credit approval conditions and covenants are met by clients as per the Bank's requirements.

- Ensure compliance to Anti-money laundering (AML) and know your customer (KYC) to all clients!
- Ensure turnaround time (TAT) for client's applications are achieved through monitoring the flow of the process

Risk Management:

- Update and maintain risk procedures and systems with respect to risk identification, risk assessment, risk monitoring, risk mitigation strategies, and risk reporting.
- Ensure effective adoption and utilization of risk management tools.
- Drive remediation of risk management exceptions identified during audit or risk reviews.
- Promote risk management culture

Reporting:

- Monitor submission of insurance, valuation reports, and financials for debtors, creditors stock list,
- Ensure timely submission of call reports and any other reports from time to time

Administration:

- Support the head of business development in preparing and providing inputs for relationship-related budgets for board approval.
- Overall, in charge of staff within the department including leave management, performance appraisal, training, coaching, and mentoring within the
- Perform any other duties as may be assigned by the immediate supervisor from time to time

Education & Qualifications

- Bachelor's degree in business administration, Finance, Economics, Marketing or any other related field
- M.B.A in Finance and Marketing

Requirements

- A minimum of 5 years of working experience as a Relationship Manager

Characteristics

- Financial Analytical skills
- Presentation skills
- Report writing skills
- Communication skills
- Knowledge of market/macroeconomic trends
- Market research
- Knowledge of regulatory frameworks
- Emotional Intelligence

Reporting To

- Head Of Corporate Banking

Driving Licence

Not Required

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