



Job Description

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Job Title Relationship Manager – Commercial	Job Location Dar es Salaam	Category -
Job Type Full Time	Job level Manager	Industry -
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry -
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

The Relationship Manager - Commercial will be responsible for managing and growing relationships with commercial banking customers. The role will focus on understanding clients' business needs, providing appropriate banking solutions, driving business growth, and maintaining strong, long-term customer relationships.

The successful candidate will act as a key point of contact for commercial clients, working closely with internal teams to deliver suitable financial products and services while ensuring a high level of customer service and adherence to the bank's policies and regulatory requirements.

Responsibilities

Sales and Service 65%

- Grow portfolio value in line with agreed targets. This is achieved through cross sell or up sell by providing a variety of products and services to customers.
- Generating ongoing referral business from existing customers within the portfolio.
- Identify sales and services opportunities and offering solutions appropriate for the customer's needs, goal and objectives.
- Determine the products that are most effective in meeting customer's needs and be able to sell these at short notice both reactively and proactively.
- Adopt a commercial approach to cost control and income generation.
- Expand assigned portfolios through product optimization and profitable cross selling.
- Achieve customer satisfaction targets within the assigned portfolio by improving customer satisfaction standards.
- Establish relationships and maintain proactive and regular contact with clients as part of the agreed contact plan.
- Utilize all customer contact processes and products to develop a better understanding of customer needs
- Provide feedback to clients, even if query or complaint has not been resolved yet.
- Educate customer on the new operating models.
- Engage the customer and introduce prepared solutions.
- Understand and apply the relevant governance and compliance procedures to activities undertaken and maintain ongoing completion of relevant governance and compliance training.
- Maintain customer records and accurate completion of applications and paperwork.
- Work closely with customer service teams, responding to complex servicing requests and complaints for customers.

- Work proactively with colleagues across the group to support the growth of lead generation
 - Promote alternative delivery channels to clients.
 - Proactively raise the profile and reputation of the Bank in the local community.
 - Provide financial advice to existing and new customers within the local community to remain a reputable Bank
 - Maintain Relationship Plans for all customers in the portfolio such that contact with customers is prioritized.
 - Conduct annual and if appropriate, interim reviews of customers borrowing facilities
 - Conduct annual and if appropriate, interim reviews with non-borrowing customers
 - Determine the key messages, e.g. agreed service standards, and negotiated pricing, relationship team contact points and new product changes, deciding upon the most appropriate communication method.
 - Deal with and find solutions to customer complaints
- Research, create and follow up a target list for potential new business.

Business Management 30%

- Research, create and follow up on a target list for potential new business
- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications.
- Role holder will be expected to input certain key information such as judgmental information. (They will work with Business Analysts, CMAs and Operational Bankers to construct credit applications).
- Control and quality of the portfolio, using available triggers and adherence to Risk management guidelines and policies.

Staff Management 5%

- Day to day coaching and development of Business Analysts, Relationship Officers and Operational Bankers

Education & Qualifications

- Bachelors Degree and Professional Qualifications: Business, Commerce and Management Studies (Required)

Requirements

- Bachelor Degree in Commerce or Arts Degree (Economics) or equivalent qualification
- Five (5) years experience in customer facing role
- Two (2) years experience within a sales and service environment
- Two (2) years experience in developing and maintaining relationships with high value customers
- 7-10 years general banking experience

Characteristics

Technical skills / Competencies

- Relationship skills
- Credit Risk skills
- General Business banking knowledge
- Communications skills
- Deciding and initiating action
- Relating and networking
- Persuading and influencing
- Analyzing
- Planning and organizing
- Delivering results and meeting customer expectations
- Following instructions and procedures
- Coping with pressure and setbacks

Knowledge, Expertise and Experience

- Meeting customers' needs
- Personal Organization
- Business awareness

- Adaptability
- Business development
- Decision making
- Managing Relationships
- Team results
- Innovative
- Active listening
- Analysis and judgement

Driving Licence

Not Required

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