



Job Description

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Job Title Relationship Manager: Corporate	Job Location Dar es Salaam	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

The Corporate RM is responsible for building, maintaining and progressing relationships with the banks corporate clients.

Responsibilities

Develop the value of Customer portfolio

- Sets up a sales action plan customer per customer, and have it validated by its managers (Senior Relationship Manager or Business Centre Manager)
- Ensures global customer relationship management: welcomes, evaluates customer financing needs, elaborates proposals
- Improves customer portfolio profitability: develop and negotiates counter-parts in case of special conditions given to customer
- Reports to Business Centre Manager and / or Senior Relationship Manager the results of his sales actions: spread analysis towards budget & objectives, corrective actions, modification of targets
- Customer visits to ensure proper management of the relationship for existing and new/potential customers

Develop portfolio through targeted prospecting actions

- Updates prospects database and Product Matrix of the portfolio
- Prospect new customers, and develop activity through prospecting actions, and ensures a optimized transformation rate
- Ensure achievement of On Balance Sheet and Off-Balance sheet items as per set targets each month/quarter
- Ensure Income generation

Master risk and follow up debt collection

- Follows up client's instalment schedule, and takes debt collection action/reduction of the bank's provision at all times
- Anticipates risk situation downgrade, based upon indicators, and takes counteractions, to master counterparty risk within portfolio
- Contacts customers for regularization of unpaid instalments
- Ensures transfers and transactions from the customer's account are confirmed and maintain proof of all instructions
- Detects risks, prevents them, and gives feedback to Business Centre Manager

Manages the Relationship Officer

- Follow up the RO activities & tasks
- Gives assistance & support to RO and provides technical expertise on customer / prospect files
- Ensures to improve of the RO's skills and identifies training needs (banking techniques, sales techniques)

Ensures follow up of Customer Satisfaction

- Follows up the respect of time constraints and commitments, and ensures customer satisfaction, and the respect of procedures & rules
- Follows up treatment of customer complaints
- Participate to find solutions to malfunctions

Education & Qualifications

- A Bachelor degree in Banking, Commerce, Economics, Social Sciences or any related field (Master's degree added advantage)
- 4 – 6 years working experience in Banking or related financial institution (working in Corporate an added advantage)

Requirements

- Familiarity with standard office computer applications
- Strong knowledge of the bank's products and services
- Customer Care skills for execution of client requests without delays
- Excellent planning, organization and execution skills
- Positive and flexible attitude towards change and competition
- Ability to be proactive in implementing Commercial actions
- Sense of Risk Control and being profit oriented person.
- Negotiation and sales

Characteristics

- Company evaluation and risk analysis
- Analysis and understanding of financing/investment needs of customers
- The bank's product range and pricing conditions
- Staff management and motivating techniques for ROs
- A sounding knowledge in computer and awareness of any new and evolving technologies that would have impact to credit systems
- 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
- A high level of innovativeness and creativity
- A high level of integrity

Reporting To

- Head of Corporate / Enterprise Banking

Driving Licence

Not Required

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