



Job Description

9th Floor Tanzanite Park, Victoria, Dar es Salaam, Tanzania | +255 758 778 886 | info@empower.co.tz

Job Title Relationship Manager Private Banking	Job Location Dar es Salaam	Category -
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: 4 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

To develop and grow relationships with Affluent customers, and growing the customer base through targeted sales efforts and the delivery of impeccable service.

Delivers a high level of service and personal attention to the Bank's quality customers, with the aim of developing significant sales and new business and providing a high level of retention of existing clients business.

Responsibilities

Solution sales to new and existing customers & Relationship Management.

- Achieve agreed sales target for customers (upgrades and new to bank), new accounts, assets and liabilities and any other products as may be assigned.
- Conduct a detailed need analysis for all existing and potential customers to determine which product will suit their needs.
- Ensure proactive selling of alternative delivery channels (internet banking, insurance products, etc.) to all clients.
- Based on proactive sales or leads referred from other sources, ensure contacts to potential new customers are done and offer them packaged financial solutions based on a detailed assessment of their needs.
- Increase product penetration for existing customer base by reviewing their portfolio to determine potential cross sells and proactively recommend new products to customers.
- Conduct financial planning for customers to play a pro-active role in increasing their wealth.
- Achieve agreed sales target for customers (upgrades and new to bank), new accounts, assets and liabilities and any other products as may be assigned.
- Continuously monitor utilization of credit facilities and investment avenues. Identify and resolve underutilization by contacting customers to determine the reasons and escalating service issues.
- Manage the banking relationships for portfolios of high-net-worth customers which may include senior local political figures and well known business people
- Conduct regular customer visits and motivate focused social events and individual entertainment to build long-term relationships.
- Take accountability for the relationship with the Client, across all hierarchical levels, which incorporates integrating and coordinating all contacts between the Bank and the Client.
- Manage own calling program including identifying names to call in a particular month and setting up meeting, obtain advise from Head of Affluent where required.
- On a monthly basis, compile a report on calling programs for the month and personal sales progress against the targets as agree. Present the report to the Head of Affluent.

Customer Experience

- Monitor operational delivery of customer requirements, summaries systemic failures and raise to the Head of Affluent for further follow-up at EXCO level.
- Log complaints and action general queries, track the resolution and respond to clients within a reasonable time.
- Always provide quality and professional service and support to customers. (world class customer service).

Compliance and Risk Management

- Ensure that processes, control requirements and risk management frameworks that have been designed for the area are understood by all members of the team.
- During scheduled audits and management assurance reviews, ensure that all information required by the auditors are provided timeously.
- Log all Risk and Loss events as a result of error or fraud highlighted in the department. Ensure that the issues are thoroughly investigated and closed or escalated as per policy.
- Monitor compliance training undertaken by team members and ensure that they complete the required training within prescribed timelines.
- Review the portfolio from a compliance perspective on a monthly basis and ensure that all documentation required for all clients including those related to KYC, AML and SANCTIONS are up to date.
- Follow the Retail end to end account opening ensuring new accounts are authorized and KYC compliant. Escalate any items that exceed the agreed service level timelines or where there are unresolved KYC requirements, to management in Operations.
- Check and approve each new account application and loan document.

Business Management.

- Drive customer engagement activities in branches
- Based on gaps identified, motivate requests to the manager for additional resources including people, budget and equipment.
- Obtain a thorough understanding of the business unit's strategy and explain it to team members in such a way that they understand the contribution they have to make.
- Explain targets and take accountability for the monitoring and achievement of performance objectives in the department in terms of employee satisfaction, customer experience, cost performance, return on investments, risk, and compliance and governance requirements. Create quarterly and monthly plans to ensure delivery for the year.
- Conduct basic statistical analysis to track performance variances and determine the root causes of errors. Make recommendations for productivity or process enhancements to process owners.
- Implement productivity improvement measures by coaching staff on any new processes or on their areas for improvement.

Other duties

- Carry out other duties as assigned by the Branch Manager.
- Prepare various reports and business proposals for management approval

Education & Qualifications

- Bachelor's degree in business administration or its equivalent

Requirements

- 4 and above years of banking experience (preferably from Branch)
- Broad knowledge of banking practice (Product knowledge) and bank regulations

Characteristics

- Strong Customer Service management
- Communication skills verbal and written.
- Listening skills
- Relationship Management

- Financial Management and analytical skills
- Bank Products awareness
- Selling and negotiation skills
- Awareness of BOT Regulation
- Risk Management
- Credit risk
- Operation risk
- Market risk

Driving Licence

Not Required

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