



Job Description

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Job Title

Relationship Manager: Public & Institutional Banking

Job Location

Dar es Salaam

Category

Corporate Banking

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: 10 Years

Secondary Industry

-

Primary Category

Corporate Banking: 7 Years

Secondary Category

-

Certificate

-

Qualification

-

Summary

The role involves building and sustaining relationships with a portfolio of Central and Local Government, high-value clients, and public Institutions. The focus is on increasing value by achieving ambitious sales and revenue targets while enhancing customer satisfaction. The job entails responsibility for both expanding the business portfolio and retaining existing customers, with the goal of increasing their 'wallet share'.

Responsibilities

Sales and Service 60%

- Agree, meet, and exceed contracted sales targets with a focus on liabilities and other non-funding products
- Grow portfolio value in line with agreed targets. This is achieved through cross-selling or up-selling by providing a variety of products and services to customers.
- Generating ongoing referral business from existing customers within the portfolio
- Identify sales and service opportunities and offer solutions appropriate for the customer's needs, goals, and objectives.
- Determine the products that are most effective in meeting customers' needs and be able to sell these at short notice but 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.
- Utilise all customer contact processes and products to develop a better understanding of customer needs
- Provide feedback to the client, even if the query or complaint has not been resolved yet
- Educate customers 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 from 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 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, negotiated pricing, relationship team contact points, and new product changes, deciding upon the most appropriate communication methods
- Deal with and find solutions to customer complaints.
- Research, create, and follow up on a target list for potential new business.

Business Management 30%

- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contributions.
- Gather all the required information that is needed to prepare and assess credit applications. The role holder will be expected to input certain key information such as judgemental 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.

People Management 10%

- Day-to-day coaching and development of indirect reports i.e. Business Analysts and Operational Bankers
- Proactively identify personal development areas and training needs.

Risk Management 10%

- Safeguard the bank's interest by; Creating awareness, keeping up-to-date, and complying with Know Your Client (KYC) and Anti Money Laundering (AML) regulations.
- Comply and keep up to date with all policies and procedures.
- Ensure customer information is kept confidential and only released to the right person.

Education & Qualifications

- B-degree / Advanced Diploma / Diploma or Equivalent qualification in Finance, Accounting, Economics, Business Administration, or any other related field
- Working general knowledge of acquiring markets, their drivers, industry dynamics, competitor solutions, interchange, and future product service deliverables
- Knowledge of relevant third-party suppliers (e.g. technology)
- An up-to-date knowledge of industry-related developments and trends both local and overseas
- Full and extensive knowledge of acquiring solutions
- An up-to-date knowledge of Industry related technical development
- Proven personal experience in managing customer situations within a complex decision

Requirements

- At least 5 years of experience in a merchant-acquiring and/or card-acquiring business environment
- May have experience in the Business to Business Financial Services Sector

Mental & Environmental Demands

- Experience Leading Business Unit in a reputable organization
- Knowledge of banking and financial environment in emerging markets
- Commercial or related qualifications would be an added advantage

Characteristics

Minimum of 6 Competencies:

- Deciding and initiating action
- Learning and researching
- Entrepreneurial and commercial thinking

- Relating and networking
- Adapting and responding to change
- Persuading and influencing
- Creating and innovating
- Strong solutions, selling, and negotiation skills
- Excellent diagnostic skills and rigorous approach to problem-solving
- Excellent communication and sound financial skills
- Excellent comprehension skills to understand and interpret industry data and economic trends
- Strong formal presentation skills to gain acceptance of solutions, both internally and externally
- Strong Leadership and team-working skills
- Basic IT Knowledge as well as core banking platform i.e. Flex
- Strong formal presentation skills to gain acceptance to business cases, and solutions, both internally and externally.

Reporting To

Head of Public Sector and Institutional

Driving Licence

Not Required

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