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JOB VACANCY- 1 POSITION

ABOUT US:

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products with a vision "to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services". As part of organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

Position:	Principal Relationship Officer II (Senior Manager SME Banking)
Department:	Retail & SME Banking
Reports to:	Manager Retail & SME Banking
Location:	Head Office Dar- es –Salaam

POSITION OBJECTIVE

Primarily responsible for overall portfolio of allocated SME budget in growing, managing and supporting the branches.

Build and maintain relationships across portfolio of SME banking aiming at nurturing SME customers and expanding client base by focusing on growing value through achieving sales, revenue targets, and improving customer satisfactions.

Drive New to Bank (NTB) acquisitions and retention through transactional products, and client management strategies, by ensuring appropriate delivery of the products / solutions, paying attention to efficiency and quick decisions.

Responsible to service, manage and deepen client relationships, and ensure the entire Banking and Financial needs of the customer is being dealt as a Single Point of Contact from the Bank.

Ensure growth and diversification of revenue contribution from the portfolio and ensure to meet balance sheet and P&L budget.

KEY RESPONSIBILITIES

ACCOUNTABILITY: DRIVING BUSINESS GROWTH

- Expand the portfolio of activeness through proactive customer engagement / visitations.
- Assessing portfolio at risk, minimizing NPA and maintaining the quality SME portfolio.
- Recruiting new SME Clients for both assets and liability portfolios.
- Minimize non-performing assets by proactively following up according to the bank's credit policies and procedures up on unpaid arrears and excesses.
- Conduct research to identify potential new customers and maintain a database of potential customers.
- Receiving, Appraising and recommending all SME proposals to Director Retail/Chief manager SME
- Work hand in hand with BMs, SME Relationship Managers/Officers on growing and maintaining SME portfolio.
- Managing defaulting facilities and determining appropriate workout strategies to minimize loss, including proposals for restructuring exposure as appropriate for approval.
- Writing weekly sales performance and business pipeline reports across all product ranges in SME.
- Plan for sales activities on a weekly basis, make visits to targeted customers & prospects in line with TCB Sales practices and guidelines, and ensures an optimized transformation rate (Strike rate).
- Prepare a weekly report based on the sales activities, analyzing with SME Manager the achievements and planning for corrective actions in case of variances.
- Monitoring the overstepping reports and advising accordingly.
- Drive business performance against Key Performance Indicators as agreed with Chief Manager, MSME and Director of Retail and SME Banking in areas including balance sheet growth, sales and revenue growth, credit and customer experience paying attention to customer needs. Risk and control as per the bank's laid procedures.
- Develop periodic activity reports and centralize customer visit reports
- Participate in employee training
- Develop, maintain and expand relationships with SME and Mortgage customers, with an aim of attaining good quality asset book.
- Ensure compliance with credit and regulatory guidelines.
- Collects, processes, follow up complaints, and proposes solutions.
- Review and report to the Head of Consumer Banking and Head of Products on the total performance of the segment on a regular basis (daily/weekly/monthly) and develop short-term strategy shifts to ensure delivery of overall performance targets.
- Build and maintain proactive relationships with internal stakeholders including Product team, Marketing, Credit, Banc assurance and other business heads including Corporate Banking to drive performance.
- Understand the local business drivers and issues that have an impact on the segment performance.

RELATIONSHIP AND CUSTOMER SERVICE MANAGEMENT.

- Ensure retention of deposits at a competitive level in consideration of optimal cost of funds to avoid loss business.
- Monitor maturity of fixed deposits (FDs) on a regular basis and manage retention while engaging customers for trans-actability on CASA

- Understand and articulate aggregated portfolio requirement feedback, to shape the customer proposition and product offering.
- Ensure high quality, knowledgeable service levels working closely with branches to exceed customer expectations.
- Act as the escalation point for customer pain point / serious complaints in order to address their issues quickly. Visit key clients such as high net worth on request from the branch managers and relationship officers.

CREDIT, CONTROL, RISK AND COMPLIANCE MANAGEMENT:

- Ensure the segment operates in a compliant manner and adheres to relevant company and regulatory requirements to achieve satisfactory grades in Audits.
- Monitor and control the book performance to ensure that bank's Risk Appetite for the portfolio is being met and where required review remediation action plans.
- Monitor account inactivity and signoff / recommend all dormant account's reactivations or closure prior final approvals.
- Understand and manage risks and risk events (incidents) relevant to the role.
- Control Non-Performing Assets within regulatory and Industry standards.
- Identify, understand and control lending processes to minimize operational risk.
- Ensure adequate credit skills and implement training programs to others where necessary.
- Ensure SME Banking NPS scores is being met.
- Ensure SME MIS ratio is being met. I.e., more CASA Vis a Vis Fixed Deposits.

PEOPLE MANAGEMENT:

- Effectively manage staff through development and performance management (where applicable)
- Work closely and maintain good relationship with branch team, business segments and enablers.

Any other duty as, may be assigned by Line Manager

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Bachelor Degree in one of the following fields; Business Administration, Finance, Accountancy, Banking, Economics or equivalent qualifications from any recognized institution with at least Seven (7) years of experience in related fields. (Master's Degree is an added advantage.)

- Balance sheet growth – focusing on CASA
- Non funded income and cost conscious
- New accounts opened vs account closed (active customer base / retention)
- Effective product margins management

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

- Convincing to internal and external clients
- Communicate orally and verbally
- Team work
- Organization/time management
- Integrity and honesty

- Fact finding and problem solving
- Resilient and results driven
- Business awareness
- Reliability and consistency with above average intelligence
- Work under pressure and level-headed
- Work to deliverables
- Proactive

The position will attract competitive salary packages and benefits.

Applicants are invited to submit their resume via the following link:-

<https://www.tcbbank.co.tz/careers/#/login> applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures. Tanzania Commercial Bank has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment and physical capability assessment.

Deadline of the Application is 26th September 2024.