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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:	Senior Relationship Officer I (Manager Diaspora Banking)
Department:	Retail & SME Banking
Section:	Personal Banking
Reports to:	Principal Relationship Officer (Senior Manager Premier & Diaspora Banking)
Location:	Head Office Dar- es –Salaam

POSITION OBJECTIVE

1. Build and maintain relationships across portfolio of Diaspora Banking aiming at nurturing Diaspora customers and expanding client base by focusing on growing value through achieving sales, liability, and improving customer experience.
2. Drive New to Bank (NTB) acquisitions and retention through transactional products such as savings accounts, and investment products, by ensuring appropriate delivery of the products / solutions is given to the Diaspora client, paying attention to efficiency and quick decisions.
3. 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.
4. Ensure growth and diversification of revenue contribution from the portfolio and ensure to meet balance sheet and P&L budget.
5. Keep eyes in the market to understand the new needs of the Diaspora customers and how to navigate to better serve them.
6. Work closely with the Senior Manager Premier & Diaspora Banking in ensuring the unit achieves the required budget.

7. Consistency in adherence to established policies, processes, and tools to achieve optimal efficiency, compliance and cost containment.

KEY RESPONSIBILITIES

- Plans, initiates and drives sales activities in light of portfolio revenue vs cost.
- Attracts new business by identifying quality clients and their potential value to the business.
- Manage and own the relationship with Diaspora Banking clients.
- Influential and diplomatic in all dealings with clients.
- Ensure branch team understand Diaspora Banking business strategy as described in the business strategy and product paper. Coach and train staff on selling support of Diaspora business solicitations and customer experience.
- Develop Liability business strategies in collaboration with the Line Manager aligning to the Bank business strategy to grow existing business.
- Critically and carefully, address the borrowing needs of the portfolio with compliance in mind.
- Manage and own the relationship with Diaspora Banking clients, whilst recommending appropriate action to protect/grow the business.
- Be able to identify potential new business opportunities and consistently generate innovative ideas for implementing new business opportunities.
- In conjunction with Senior Manager PD assist to develop and monitor Diaspora Banking plans i.e., target market, target sectors / countries to grow the portfolio.
- Constantly providing tips to improve customer base, as well as new customer entrants. Advise on periodic areas of improvement.
- Ensure submission of sales dashboard and call reports weekly, monthly and quarterly.
- Prepare Report on each Visit for circulation to Line Manager and Bank management.

QUALIFICATIONS, SKILLS & EXPERIENCE

Bachelor's degree in one of the following fields; Business Administration, Finance, Accountancy, Banking, Economics or equivalent qualifications from any recognized institution with at least Six (6) years of experience in related fields.

- With two years' experience in handling Diaspora or Premier banking Portfolio.
- Business experience and acumen.
- Articulate in the communication (Oral & written) and presentation skills
- Socially confident- can put customer at ease, persuasive and proactive communicator.
- Fosters confidence among clients by open and sincere communication.
- Effective networker at all levels within and outside the bank.
- Able to actively listen to and readily empathize with client's needs.
- Service oriented – willing to go the extra mile.
- Hold highest level of integrity and confidentiality
- Portfolio management and controls

- Team player, self-motivated and able to manage and prioritize workload with minimum supervision.
- Product knowledge (general as well as investment-related; can determine product combination possibilities; understanding of pricing to be able to determine profitability) and an understanding of when specialist support is needed.

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

- Build and maintain a portfolio of clients by consistently offering professional, pro-active banking services.
- Adapt the nature and mode of communication to suit the client's social and financial standing.
- Establish credibility with the client at initial contact by correctly identifying possible needs.
- Consolidate the relationship through developing rapport and building trust.
- Secure the clients' trust through reliable service.
- Pro-actively manage client portfolios.
- Mine the existing base for cross selling opportunities.
- Keep and maintain professionalism with the customers (trusted advisor).
- Exposure to diplomats and international relations.

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.