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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 Premier)
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. Business growth in terms of new customers, asset, liability and commissions.
2. Primarily responsible for providing financial solutions to the Premier and Diaspora customers and ensuring value added services as well as sourcing of new HNI and Diaspora customers.
3. Increasing customer engagement through other non-investment products like Forex, Remittances, Insurance, Loans, etc. to the new and existing customers.
4. Responsible for the effective day-to-day running of the Premier and Diaspora Banking unit and accountable for the attainment of the business objectives of the unit.
5. Responsible for ensuring the Premier Banking Suites are correctly and adequately resourced to meet the business and operational demands in a fast-changing environment.
6. Responsible for liaising, communicating and forging relationships with internal business units with the objective of leveraging off these synergies.
7. Consistency in adherence to established policies, processes, and tools to achieve optimal efficiency, compliance and cost containment.

KEY RESPONSIBILITIES

- Responsible for providing financial solutions to the Premier and Diaspora customers and ensuring value added services.
- Responsible for increasing liabilities size of relationships via balances in accounts of existing customers and enhancing customer profitability by capturing larger share of wallet.
- Responsible for deepening the existing relationships by cross selling of Bank's products and Services/ third party investment products.
- Increasing customer engagement through other non-investment products like Forex, Remittances, Insurance, Mortgages etc.
- Develop Liability business strategies to grow the Premier and Diaspora book in line with the existing Bank business strategy to grow existing business.
- Ensuring that customers are sufficiently educated/ leveraged on the best financial Solutions.
- Ensure that the Premier and Diaspora Banking value proposition is clearly communicated to all stakeholders, and that through effective implementation, clients receive an efficient and holistically superior service offering.
- Act as business development Manager to implement annual business plan and review it from time to time.
- Perform branch support visit to all branches at least twice in a year to coach and visit HNI in the respective branches.
- Organize/ supervise products sales to Learning Institutions, existing and prospective parents, Diaspora bound prospects, the retiring community, entrepreneur women, salaried employees and the unbanked general population.
- Teamwork with all segments, product, distribution channels (branches / digital) and other supporting units to leverage and identify business opportunities.
- Plan, initiate and drive sales tactics and activities.
- Effectively and timeously, attend to and resolve complaints.
- Portfolio management and controls
- Implement strategies to attain the targets set for incentive campaigns launched. Any other duties that may be signed by the supervisor.
- Influential and diplomatic in all dealings with clients.

Education, Experience and Skills:

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.

- Sound management skills particularly around the dealing of people and problem resolution.
- 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
- 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.
- Regularly visit the client to see if they are satisfied with our services and any other feedback.
- Clients to be seen at their choice of venue (home, workplace or suite).
- Mine the existing base for cross selling opportunities.
- Ensure one point of contact for clients.
- Keep and maintain professionalism with the customers (trusted advisor).

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.