



Job Description

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Job Title Relationship Manager SME	Job Location Mwanza	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: 5 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

Supporting Head of SME Banking in effectively achieving revenue targets, deliver excellent service and meet productivity targets. Develop and manage a high-performing sales team of Relationship Officers through coaching, talent management programs and specialized training programs. Supporting SME's Regional Managers and Ro's on processing their application from the approval to payment.

Location: Dar es Salaam & Mwanza

Responsibilities

Business Management 40%

- Achieve agreed asset targets by managing and supporting a team of Relationship Officers through offering of a wide range of products and services to SME clients.
- Develop and market the bank's business through contact with SME customers, high networth individuals and other prospective clients.
- Support Relationship Officers' sales and performance targets by proactively monitoring and acting on Daily Scorecards, Monthly financial and Operational reviews, Call Reports, and pipeline of business opportunities reports.
- Monitor and manage companies/clients applications at a satisfactory rate of return to the bank.
- Provide value added engagement with other departments and Product Specialists within the bank on assuring customers applications are effectively attended as per the SLA.
- Work with Risk Department in building awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies for the SME Banking Department.
- Coordinate and organize the SME's Lending Forum Meetings constituted to assist the business in managing the review of lending activities on regular basis ensuring that customer recruitment is in line with risk appetite, profitable customers are given the attention they deserve and problematic customers are identified upfront and given proper attention.

People Management and Development 20%

- Provide a direct line leadership and supervision to Relationship Officers

- Motivate staff and ensure they are recognized through NBC recognition schemes.
- Create an empowering environment for team members, encouraging individual ownership and initiative.
- Set high performance and productivity standards for team.
- Develop and communicate an annual plan to optimize the resources (Financial, human and physical) as agreed with the Business Banking Leadership.
- Involve Head Of SME in developing the annual resource and capacity plans.
- Build and develop a high performing team, through embedding performance management and coaching.
- Discuss and finalize performance management plans and ratings for the Regions team.
- Drive Relationship Officers performance by identifying development of training needs, and ensure coaching or delivery of training takes place.
- Drive employee development and engagement within the cluster and branch teams that results in a high performance climate and culture
- Conduct effective performance management for direct reports • Monitor and ensure that all Branch Key Performance Indicators are achieved
- Share knowledge experience and best practice with branch managers, relationship officers, branch teams and the broader business.
- Create an empowering environment for direct reports, encouraging individual ownership and initiative and ensure they do the same for all staff.
- Effective resource management/planning that reflects current and future business requirements, ensuring that the correct balance of numbers, skills and experience, by playing an active role in recruitment and exits of direct reports. This includes evaluating requests from branch managers for additional staff, and may reallocate headcount between branches, within overall area headcount budget.
- Initiate HR processes for direct reports when required e.g. disciplinary process, leave management, learning and development, talent identification etc in consultation with HR
- Acts as escalation point for grievance cases touching on Ro's in the region
- Pursue own development to increase personal effectiveness, acknowledging strengths and areas for development

Customer Service Management 15%

- Proactively and professionally support Relationship officers to manage client experience by providing appropriate on job training and coaching on product and services delivery.
- Keep an active and accurate records/log of customers complains discussions/correspondences with clients and provide timely feedback on unresolved /resolved issues.
- Effectively co-ordinate client relationships/activities with other department within the bank.
- Use client feedback to improve product and service offering.
- Participate in weekly performance review, and knowledge sharing meetings with Branch Managers and Relationship Officers.
- Conducting maintain constant dialogue/sharing of information with other departments (Retail and Corporate Credit, Corporate Banking, SMU, ICU, Treasury and Legal).
- Coordinate local functions/community/governmental and business development activities
- Develop and maintain contact with Product Specialists in other areas of the bank, including Corporate Banking, Treasury, and Retail Banking.
- Understand and articulate aggregated cluster requirements feedback to shape the customer proposition and product offering
- Ensure high quality, knowledgeable service levels in branches to exceed customer expectations
- Build a motivated, committed and focused Branch teams, consistently delivering creative, precise and customer-focused service
- Visit high net worth or key clients on request from the branch managers and relationship officers.
- Ensure branch network service excellence through continuous monitoring of service scores and develop plans for improvement and discuss and agree plans with direct reports.
- Collaborate cross-functionally to provide high standard of service delivery
- Engage in high net worth client meetings as needed for complex scenarios reviews and consultations

Risk, Control and Compliance Management 15%

- Work with Risk Department in building awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies for the SME Banking Department.
- Ensure that All Relationship Officers review their portfolio on a monthly basis and ensure that all documentation required (KYC,

AML and Sanctions) are up to date, and escalate any unresolved KYC requirements to the relevant mandated holders.

- Ensure Relationship Officers take accountability on the accuracy and quality of the documents, loan applications, ICU checklist and other related documents.
- Ensure the region operates in a compliant manner and adheres to relevant company and regulatory requirements to achieve satisfactory grades in local & Group Audits
- Monitor branch operations and control performance to ensure that branch standards in the cluster are met and where required review branch remediation action plans.
- Review incident reports raised from branches and take required actions e.g. escalation, disciplinary action etc. • Signoff all dormant account and all other refunds above branch manager limits
- Understand and manage risks and risk events (incidents) relevant to the role.”
- Contribute and deliver to the improvement of the risk profile by delivering improved governance, risk management, controls and compliance requirements.
- Ensure all financial crime matters are addressed on time e.g. annual PEP & HRR,LR reviews
- Control Non-performing Assets to within regulatory and Industry standards
- Hold cost center for network related non-branch expenses such as disturbance allowances, transportation costs etc. responsible for managing costs within budgets for these items.

Change Management 10%

- Comply and keep abreast of all policies, procedures, and circulars updates.
- Ensure self-development pertaining to career path to develop knowledge and skills
- Complete all critical compliance training
- Manage all major organizational changes within the cluster such as organizational structure changes, IT/system changes or process changes, Process Improvement,
- Communicate strategic changes to branch management and ensure that any target changes are agreed.

Education & Qualifications

- B-degree / Advance Diploma / Diploma or Equivalent qualification in Finance, Accounting, Economics, Business Administration or any other related field
- Higher Diplomas: Business, Commerce and Management Studies (Required)

Requirements

- At least 5 years of experience in Leadership and SME areas

Characteristics

- Leadership, people management and team building skills
- Well-developed strategic perspective and forward planning ability
- High impact communication and presentation skills
- Strong Financial and Analytical Skills
- Excellent relationship building skills – both with internal stakeholders and clients
- Highly developed networking skills, both for internal and external network
- Strong problem solving skills coupled with decision making ability
- Business Development Acumen
- Credit appraisal and risk Management
- Driving Customer Experience
- Operational Risk Management
- Stakeholder Engagement
- External market awareness
- Commercial Effectiveness
- Strong negotiation and influencing skills
- Performance Management
- Resource Management

- Cultural and Change Management
- PC skills
- Experience Leading Business Unit in a reputable organization
- Knowledge of banking and financial environment in emerging markets
- Commercial or related qualification would be an added advantage

Driving Licence

Not Required

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