



Mwanga Hakika Bank Limited (MHB) is a fully-fledged Commercial Bank and 100% owned by local Tanzanians. We have exciting opportunities for enthusiastic and committed individuals to join our dynamic and growing team in the following open vacancies:-

JOB DESCRIPTION – RELATIONSHIP MANAGER (MHB BRANCH)

JOB PURPOSE

Responsible for growing both Assets (Loans) and Liabilities (Deposits) from Clients, advise the branch/ department on business strategy and provide guided leadership to the Relationship Officers/Bank Officers in canvassing business from Customer to ensure portfolio/ business growth.

SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

Responsibilities

- Pro-actively managing and developing effective client relationships, identifying and managing solutions to meet a wide range of client needs, and promoting products and services
- Generating and growing revenue streams through effective client management
- Developing a comprehensive understanding of the client's financial needs and demonstrating strong product and service knowledge to match the bank's offering with the client's needs
- Generating new client acquisitions and selling products to new clients; liaising with the sales team to ensure the quality of leads referred is to the required standard
- Conducting KYC reviews and risk assessments associated with on-boarding new clients
- Overseeing the credit risk associated with assigned client relationships
- Coordinate with Relationship officers/Branch Manager to prepare appropriate financial structure for managing risks and realizing economic value
- Proactively engage with other stakeholders of the bank to ensure the portfolio is maintained to the highest standard.
- Maintaining and updating accurate client information; taking ownership of client service requests and inquiries
- Making proactive client calls and responding swiftly to client requests
- Working with other Relationship officers to enhance the service offered and improve revenue generation
- Preparing presentations to senior management to appraise them of new business development plans and strategies
- To ensure the performance criteria ratio is maintained within the acceptable risk level.
- To accept cash or money orders deposited by customers, credit customers' accounts, and issue receipts and statements
- Facilitate payment of money to or credit accounts for customers according to advice slips, cheques, or other banking documents, and debit appropriate accounts
- conduct foreign currency transactions as requested by customers
- To balance cash
- identify customer needs and refer customers to appropriate banking services and specialists
- Handling any inquiries and resolving customer complaints.
- To open and close accounts as per Customer request.



KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

(Knowledge, skills, qualifications, and experience required for a satisfactory job performance)

A: Required Qualifications

- Bachelor's degree in Business Administration, Marketing, Banking and Finance, or any other relevant fields.
- MBA will be an added advantage

B: Required Experience:

- 3 to 5 years' experience in Corporate Banking.

C: Required knowledge and skills

- Sound knowledge of the MHB's products and offerings.
- Good communication and presentation skills.
- Share valuable and understandable information on products and services.

KEY BEHAVIORS COMPETENCY NEEDED

(List of personal attributes, motives, values, and or characteristics required for the person to possess to carry, and manage responsibilities towards meeting various Organization and particularly Departmental targets

Attributes

- Engages in regular traffic-building activities that reinforce personal expertise and MHB brand.
- Core relationships among the clients
- Balances dedication to clients with objectivity and independence
- Able to earn trust in relationships with clients by consistently demonstrating integrity (Honesty, consistency, and reliability) and professional competence.

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Interested candidates are requested to submit their applications to career@mhbbank.co.tz.

The deadline for application is **January 22, 2024**. Only shortlisted candidates will be contacted.

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