



Relationship Manager, SME

Background

DCB Commercial Bank PLC is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 9 branches, over 700 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are looking for qualified candidates to fill the position of **Relationship Manager, SME**. The successful candidate will be responsible for recruitment customers, deposit mobilization, growth of quality assets of SME and cross selling of other bank products while maintaining business relationship with existing and new customers in accordance with bank's strategic focus.

Responsibilities:

- Engage potential SME customers on daily basis with intention of Identify and negotiate business opportunities to recruit customers in line with business targets.
- Assist branches to develop and monitor strategic plans i.e. target market, sectors and expectations based on local market survey and customer feedback.
- Explore opportunities in the market, develop pipelines and sale leads, and ensure conversion.
- Engage potential SME customers to secure deposit.
- Cross selling of all bank products and services to SME Customers.
- Monitor the SME portfolio quality as per monitoring guideline and track delinquent collection to contain of NPL migration within set parameters.
- Facilitate establishment and maintenance of active SME business clubs Initiate and conduct customer engagements to retain them and enhance loyalty.
- Producing daily, weekly and monthly work plan, performance reports and implementation status for effective monitoring decision making.
- Ensuring that the target market selection criterion is adhered to and that the bank is in full compliance with KYC and AML requirements.
- Driving remediation of risk management exceptions identified during audit or risk reviews.
- Ensuring adherence to the bank's policies and procedures, as well as regulations from central bank, CMSA, DSE.
- Assisting in product development projects during the several phases: initiation, realization, implementation, and evaluation phase.

Qualifications and Experience

- Bachelor's degree in business, social sciences, economics, engineering or related field
- Five years' experience in SME lending
- Adequate experience in credit underwriting skills
- Detailed understanding of banking industry regulation requirements
- Excellent selling, negotiation, and interpersonal skills
- Strong communication skills i.e., written and presenting

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number **DCB-RMSME-08/2024** on the subject of the email. To be considered, your application **MUST** be submitted through **recruitment@dcb.co.tz** not later than **13th August 2024**. Hard copy applications will not be accepted.

Relationship Manager, Trade Finance

Background

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We are looking for qualified candidates to fill the position of **Relationship Manager, Trade Finance**. The successful candidate will be responsible for growing trade finance income and ensure a high-quality portfolio across commercial and retail businesses clients.

Responsibilities:

- Structuring working capital solutions and sell trade solutions to new and existing customers within commercial banking.
- Identifying and converting opportunities in major government projects and provide solutions to contractors and suppliers.
- Providing support for approvals for concessionary pricing of both funded and non-funded trade finance products to business units and operations.
- Working with branch and segment managers to develop sales pipelines of trade related business in line with overall commercial growth strategy.
- Regularly identify, measure, monitor and control the overall levels of risks in the Trade Finance business, including developing RCSA,
- Periodically reviewing and support in development of structured trade finance procedures and processes to mitigate inherent risks using a solid understanding of the working capital cash conversion cycle.
- Ensuring that the target market selection criterion is adhered to and that the bank is in full compliance with Know Your Customer (KYC) and Anti Money Laundering (AML), DCB policies and procedures, and regulatory requirements.
- Collecting data, analyzing and reporting on trade finance needs in the market, competitors' value propositions, economic trends to assist in product/service development.
- Training branch staff on client handling and products features to ensure seamless service provision.
- Preparing and submitting to management monthly work plans and periodic performance reports.

Qualifications and Experience

- Bachelor's degree business, social sciences, economics, engineering or related field
- Eight years' experience in the banking business, three of which should be in trade operations relating to guarantees, import and export letters of credit.
- In-depth knowledge of the local banking industry, banking products, banking services and banking regulations.
- High attention to details, and the ability to multi-task and work independently.
- Excellent selling, negotiation and interpersonal skills.
- Strong communication skills i.e. written and presenting.

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Relationship Manager, Retail Banking

Background

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We are looking for qualified candidates to fill the position of **Relationship Manager, Retail Banking**. The successful candidate will be responsible for recruitment customers, deposit mobilization, growth of quality assets of retail customers, cross selling of bank products, retention, and providing financial advice while managing end-to-end relationship with existing and new customers.

Responsibilities:

- Maintaining and managing retail portfolio, build and sustain relationships with existing and new prospective clients.
- Monitoring and maximizing all revenue generation lines and products of the bank.
- Growing and maintaining portfolio of deposit for retail clients through building strong relationships and cross selling.
- Ensuring that the bank's retail target is met by growing liabilities, customer base, assets, and income, while maintaining a healthy balance sheet including NPL.
- Providing quality service by managing customer expectations through effective queries and complaints handling in a timely manner.
- Ensuring that the target market selection criterion is adhered to and that the bank is in full compliance with KYC and AML requirements.
- Driving remediation of risk management exceptions identified during audit or risk reviews.
- Ensuring adherence to the bank's policies and procedures, as well as regulations from central bank, CMSA, DSE
- Assisting in product development projects during the several phases: initiation, realization, implementation, and evaluation phase
- Providing adequate training and support to branch staff to ensure quality portfolio, excellent customer service and compliance with policies and regulations.
- Producing daily, weekly and monthly work plan, performance reports and implementation status for effective monitoring decision making.

Qualifications and Experience

- Bachelor's degree in business, social sciences, economics, engineering or related field
- Five years' experience in retail banking
- Adequate experience in credit underwriting skills
- Detailed understanding of banking industry regulation requirements
- Excellent selling, negotiation, and interpersonal skills
- Strong communication skills i.e., written and presenting

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