



## **JOB TITLE: Relationship Manager Local Large Corporates**

---

**Locations:** Head Office NBC

**Time type:** Full time

**Job requisition id:** R-15966929

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

### **Job Summary**

To build and maintain relationships across a portfolio of high value Corporate and Investment banking customers by focusing on growing value through achieving challenging sales and income targets and improving customer satisfactions. The jobholder will be responsible for business development both with new customers and with existing customers where they are expected to increase “wallet share”, to manage and sustain a portfolio of corporate customers, to build long term relationships founded on efficient and reliable support for their business through quick risk decisions and managing consistency and quality of operational service and to maximize risk-adjusted portfolio contribution.

### **Job Description**

**Accountability: Customer Sales and Service 65%**

- Grow portfolio value in line with agreed targets. This is achieved through cross sell or up sell by providing a variety of products and services to customers
- Robust experience and capability in growing liabilities balance for the portfolio

- Generating ongoing referral business from existing customers within the portfolio
- Identify sales and services opportunities and offering solutions appropriate for the customer's needs, goal and objectives
- Determine the products that are most effective in meeting customer's needs and be able to sell these at short notice both reactively and proactively.
- Adopt a commercial approach to cost control and income generation
- Expand assigned portfolios through product optimization and profitable cross selling.
- Achieve customer satisfaction targets within the assigned portfolio by improving customer satisfaction standards
- Establish relationships and maintain proactive and regular contact with clients as part of the agreed contact plan
- Utilize all customer contact processes and products to develop a better understanding of customer needs.
- Provide feedback to clients, even if query or complaint has not been resolved yet.
- Educate customer on the new operating models.
- Engage the customer and introduce prepared solutions.
- Understand and apply the relevant governance and compliance procedures to activities. undertake and maintain ongoing completion of relevant governance and compliance training.
- Maintain customer records and accurate completion of applications and paperwork
- Work closely with customer service teams, responding to complex servicing requests and complaints for customers.
- Work proactively with colleagues across the group to support the growth of lead generation
- Promote alternative delivery channels to clients.
- Proactively raise the profile and reputation of the Bank in the local community.
- Provide financial advice to existing and new customers within the local community to remain a reputable Bank.
- Maintain Relationship Plans for all customers in the portfolio such that contact with customers is prioritized.
- Conduct annual and if appropriate, interim reviews of customers borrowing facilities.
- Conduct annual and if appropriate, interim reviews with non-borrowing customers.

- Determine the key messages, e.g. agreed service standards, and negotiated pricing, relationship team contact points and new product changes, deciding upon the most appropriate communication method.
- Deal with and find solutions to customer complaints.
- Research, create and follow up a target list for potential new business.

**Accountability: Business Management 30%**

- Research, create and follow up on a target list for potential new business
- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications. Role holder will be expected to input certain key information such as judgmental information. (They will work with Business Analysts, CMAs and Operational Bankers to construct credit applications).
- Control and quality of the portfolio, using available triggers and adherence to Risk management guidelines and policies.

**Accountability: People Management 5%**

- Day to day coaching and development of Business Analysts and Operational Bankers.

**Minimum Qualification Required:**

- Bachelor's degree in commerce or arts Degree (Economics) or equivalent qualification
- Four (4) years' experience in customer facing role.
- Two (2) years' experience within a sales and service environment.
- Two (2) years' experience in developing and maintaining relationships with high value customers.
- 7-10 years general banking experience.

**Preferred Qualifications:**

- Two (2) years' experience in Corporate or Business Banking.
- MBA/Diploma in Banking.
- 5 years general banking experience focusing on corporate or business customers.
- Knowledge in business risk and opportunities.

**Technical Skills/Competencies:**

- Relationship skills

- Credit Risk skills
- General Corporate banking knowledge
- Communications skills
- Deciding and initiating action
- Relating and networking
- Persuading and influencing
- Analyzing
- Planning and organizing
- Delivering results and meeting customer expectations
- Following instructions and procedures
- Coping with pressure and setbacks

**Knowledge, Expertise and Experience:**

- Meeting customers' needs
- Personal Organization
- Business awareness
- Adaptability
- Business development
- Decision making
- Managing Relationships
- Team results
- Innovative
- Active listening
- Analysis and judgment

**Qualifications**

Bachelors Degree and Professional Qualifications - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets all of the requirements), Customer Excellence - Service Delivery (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Effective communication - Basic (Meets all of the requirements), Experience in a similar environment at junior specialist level, Openness to change (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets all of the requirements), Relationship building (Meets all of the requirements)

**APPLY HERE**