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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:	Principal Relationship Officer I (Senior Manager Branch sales Zone)
Department:	Retail & SME Banking
Reports to:	Chief Manager Branch Network
Location:	Head Office-Dar es salaam

POSITION OBJECTIVE

1. Oversee and provide sales leadership and ensure growth of the Retail and SME Banking and drive productivity of the sales team within the region.
2. Primarily interpret and communicate overall Sales Strategy cutting across Retail and Business segments/portfolios.
3. Drive structured sales to enhance flagship proposition including Employee scheme banking, SME, Premier, banc assurance, agribusiness and other key bank's products.
4. Ensuring profitable business growth of Retail Banking products and services at the branches through the Employee / workplace banking value proposition (making sure salaries and in flows are coming through), as well as health acquisitions of other NTB relationships. Working hand in hand with the segment heads at the head office.
5. Maintain and nurture strong relationship with key Retail / SME / Corporate customers including Government officials and reinforce the relationship through the services offered. These included relationships with all HRs and Financial Directors /Managers of Corporates and SME banking that we have

employees' relationships as part of customer retention and maintain a health book.

KEY RESPONSIBILITIES

Sales Management

- Drive a sales culture within the branches and work hand in hand with the Chief Manager, Branch Network to allocate sales budgets.
- Responsible and accountable in making sure branches at the designated regions achieve their sales targets both on personal and business accounts.
- The incumbent will be required to provide management support and sales techniques in achieving business objectives across all segments to drive Balance Sheet growth focusing on CASA.
- Regularly contact and visit branches in the regions, Retail, SMEs and Corporate relationships to resolve issues and/or to support sales initiatives and on board new relationships.
- Optimize and grow revenue streams.
- Keep abreast of local market dynamics; identify changes, risks and opportunities. Act as a second level of escalation point for all grievances raised in the zone, and work closely with the branch manager, Branch Network Manager to achieve excellent business results through continuous people development and monitoring activities especially of the sales / frontline team.
- On-board and Identify business opportunities and develop tactics to leverage them. Measure, track and manage sales targets and budgets for the region.
- Sales and Balance sheet growth against target.
- Grow the portfolio through a focused market segment approach by creating effective relationships that maximize revenues and Asset growth.
- Driving Activations and penetration of signed up schemes.
- Fulfills corporate employees' banking needs including payroll and other retail products.
- Achieve team sales target and increase sales productivity, through building and managing relationships with business partners / intermediaries and channels.
- Drive the Workplace Banking agenda and ensure regular meetings are being held.
- Advice the Business on companies which exhibit high-risk policies and practices, hence control and manage risk.

- Planning and directing the hiring and training of new Sales team in the region.
- Work with marketing team to design and execute annual plans, initiatives, and activations to support customer growth of segments.

Customer Service

- Drive a sales and service culture within the branches by managing the adherence to the service standards for all staff.
- Drive self-service channel optimization in the branches within the region by ensuring staff sell our digital products.
- Address delays impacting turnaround times (TAT) on key processes (such as account opening, loans processing, cheque book processing and debit card issuing) within the branches and escalate unresolved issues to the branch network leadership for immediate resolution.
- Visit customers to identify their service needs and address service concerns.
- Drive correct segmentation of the customer base according to the local market.
- Satisfactory customer survey feedback.

Risk and Compliance

- Identify the major risks affecting the branches in sales acquisition and take necessary steps to measure, monitor and manage these risks.
- Monitor and manage complete regulatory compliance in the region.
- Drive the quality of loan applications and increased knowledge of lending
- Satisfactory audit results in new business.
- Ensure full awareness of all policies relating to operational risk, sales processes, mis-selling, etc.
- Manage and mitigate all operational, reputational, and business risks.
- Manage all internal and regulatory audits for the business.

People Management

- In conjunction with the Chief Manager, Branch Network, he/she will be responsible for recruitment, development and retention of relevant skills to meet the business needs.
- Take personal responsibility for coaching and mentoring the team.
- Develop and maintain an open communication channel with Branch Managers and staff to foster cooperation and teamwork

- In line with the Chief Manager, Branch Network, agree performance contracts / KPIs for the sales team and provide monthly performance feedback to maintain performance at required levels.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Master's degree in one of the following fields; Business Administration, Finance, Accountancy, Banking, Economics, Commerce or equivalent qualifications from any recognized institution with at least Seven (7) years of experience in related fields.

- Understanding of the bank's products and operating procedures.
- Sound knowledge of sales and service skills.
- High level of integrity, honesty and trust.
- Credit management skills.
- Strong leadership, communication and management skills

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.
- Mine the existing base for cross selling opportunities.
- Keep and maintain professionalism with the customers (trusted advisor).
- Exposure to diplomats and international relations.

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> 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 8th October, 2024.