



Head Office: PSSF Millennium Towers II, Bagamoyo Road  
P.O Box. 9300, Dar es Salaam, Tanzania  
Telephone: +255 22 2162940 Fax: +255 22 2114815  
website: [www.tcbbank.co.tz](http://www.tcbbank.co.tz)  
Email: [ceo@tcbbank.co.tz](mailto:ceo@tcbbank.co.tz)

## 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:	Senior Relationship Officer I ( Manager Premier)
Department:	Retail & SME Banking
Section:	Personal Banking
Reports to:	Principal Relationship Officer (Senior Manager Premier & Diaspora Banking)
Location:	Head Office Dar- es –Salaam

### POSITION OBJECTIVE

1. Business growth in terms of new customers, asset, liability and commissions.
2. Primarily responsible for providing financial solutions to the Premier and Diaspora customers and ensuring value added services as well as sourcing of new HNI and Diaspora customers.
3. Increasing customer engagement through other non-investment products like Forex, Remittances, Insurance, Loans, etc. to the new and existing customers.
4. Responsible for the effective day-to-day running of the Premier and Diaspora Banking unit and accountable for the attainment of the business objectives of the unit.
5. Responsible for ensuring the Premier Banking Suites are correctly and adequately resourced to meet the business and operational demands in a fast-changing environment.
6. Responsible for liaising, communicating and forging relationships with internal business units with the objective of leveraging off these synergies.
7. Consistency in adherence to established policies, processes, and tools to achieve optimal efficiency, compliance and cost containment.

## **KEY RESPONSIBILITIES**

- Responsible for providing financial solutions to the Premier and Diaspora customers and ensuring value added services.
- Responsible for increasing liabilities size of relationships via balances in accounts of existing customers and enhancing customer profitability by capturing larger share of wallet.
- Responsible for deepening the existing relationships by cross selling of Bank's products and Services/ third party investment products.
- Increasing customer engagement through other non-investment products like Forex, Remittances, Insurance, Mortgages etc.
- Develop Liability business strategies to grow the Premier and Diaspora book in line with the existing Bank business strategy to grow existing business.
- Ensuring that customers are sufficiently educated/ leveraged on the best financial Solutions.
- Ensure that the Premier and Diaspora Banking value proposition is clearly communicated to all stakeholders, and that through effective implementation, clients receive an efficient and holistically superior service offering.
- Act as business development Manager to implement annual business plan and review it from time to time.
- Perform branch support visit to all branches at least twice in a year to coach and visit HNI in the respective branches.
- Organize/ supervise products sales to Learning Institutions, existing and prospective parents, Diaspora bound prospects, the retiring community, entrepreneur women, salaried employees and the unbanked general population.
- Teamwork with all segments, product, distribution channels (branches / digital) and other supporting units to leverage and identify business opportunities.
- Plan, initiate and drive sales tactics and activities.
- Effectively and timeously, attend to and resolve complaints.
- Portfolio management and controls
- Implement strategies to attain the targets set for incentive campaigns launched. Any other duties that may be signed by the supervisor.
- Influential and diplomatic in all dealings with clients.

### **Education, Experience and Skills:**

#### **QUALIFICATIONS, SKILLS & EXPERIENCE**

Bachelor's degree in one of the following fields; Business Administration, Finance, Accountancy, Banking, Economics or equivalent qualifications from any recognized institution with at least Six (6) years of experience in related fields.

- Sound management skills particularly around the dealing of people and problem resolution.
- Articulate in the communication (Oral & written) and presentation skills
- Socially confident- can put customer at ease, persuasive and proactive communicator.
- Fosters confidence among clients by open and sincere communication.
- Effective networker at all levels within and outside the bank.

- Able to actively listen to and readily empathize with client's needs.
- Service oriented – willing to go the extra mile.
- Hold highest level of integrity and confidentiality
- Team player, self-motivated and able to manage and prioritize workload with minimum supervision.
- Product knowledge (general as well as investment-related; can determine product combination possibilities; understanding of pricing to be able to determine profitability) and an understanding of when specialist support is needed.

### **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.
- Regularly visit the client to see if they are satisfied with our services and any other feedback.
- Clients to be seen at their choice of venue (home, workplace or suite).
- Mine the existing base for cross selling opportunities.
- Ensure one point of contact for clients.
- Keep and maintain professionalism with the customers (trusted advisor).

The position will attract competitive salary packages and benefits.

**Applicants are invited to submit their resume via the following link:-**

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**Deadline of the Application is 26<sup>th</sup> September 2024.**



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Position:	Principal Relationship Officer II (Senior Manager Premier & Diaspora Banking)
Department:	Retail & SME Banking
Section:	Personal Banking
Reports to:	Manager Personal Banking
Location:	Head Office Dar- es –Salaam

### POSITION OBJECTIVE

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2. Primarily responsible for providing financial solutions to the Premier and Diaspora customers and ensuring value added services as well as sourcing of new HNI and Diaspora customers.
3. Increasing customer engagement through other non-investment products like Forex, Remittances, Insurance, Loans, etc. to the new and existing customers.
4. Responsible for the effective day-to-day running of the Premier and Diaspora Banking unit and accountable for the attainment of the business objectives of the unit.
5. Responsible for ensuring the Premier Banking Suites are correctly and adequately resourced to meet the business and operational demands in a fast-changing environment.
6. Responsible for liaising, communicating and forging relationships with internal business units with the objective of leveraging off these synergies.
7. Consistency in adherence to established policies, processes, and tools to achieve optimal efficiency, compliance and cost containment.

## **KEY RESPONSIBILITIES**

- Responsible for providing financial solutions to the Premier and Diaspora customers and ensuring value added services.
- Responsible for increasing liabilities size of relationships via balances in accounts of existing customers and enhancing customer profitability by capturing larger share of wallet.
- Responsible for deepening the existing relationships by cross selling of Bank's products and Services/ third party investment products.
- Increasing customer engagement through other non-investment products like Forex, Remittances, Insurance, Mortgages etc.
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- Ensuring that customers are sufficiently educated/ leveraged on the best financial Solutions.
- Ensure that the Premier and Diaspora Banking value proposition is clearly communicated to all stakeholders, and that through effective implementation, clients receive an efficient and holistically superior service offering.
- Act as business development Manager to implement annual business plan and review it from time to time.
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- Effectively and timeously, attend to and resolve complaints.
- Portfolio management and controls
- Implement strategies to attain the targets set for incentive campaigns launched. Any other duties that may be signed by the supervisor.
- Influential and diplomatic in all dealings with clients.

## **QUALIFICATIONS, SKILLS & EXPERIENCE**

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

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- Able to actively listen to and readily empathize with client's needs.
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### **PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES**

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Position:	Principal Relationship Officer II (Senior Manager SME Banking )
Department:	Retail & SME Banking
Reports to:	Manager Retail & SME Banking
Location:	Head Office Dar- es –Salaam

### POSITION OBJECTIVE

Primarily responsible for overall portfolio of allocated SME budget in growing, managing and supporting the branches.

Build and maintain relationships across portfolio of SME banking aiming at nurturing SME customers and expanding client base by focusing on growing value through achieving sales, revenue targets, and improving customer satisfactions.

Drive New to Bank (NTB) acquisitions and retention through transactional products, and client management strategies, by ensuring appropriate delivery of the products / solutions, paying attention to efficiency and quick decisions.

Responsible to service, manage and deepen client relationships, and ensure the entire Banking and Financial needs of the customer is being dealt as a Single Point of Contact from the Bank.

Ensure growth and diversification of revenue contribution from the portfolio and ensure to meet balance sheet and P&L budget.

### KEY RESPONSIBILITIES

#### **ACCOUNTABILITY: DRIVING BUSINESS GROWTH**

- Expand the portfolio of activeness through proactive customer engagement / visitations.
- Assessing portfolio at risk, minimizing NPA and maintaining the quality SME portfolio.
- Recruiting new SME Clients for both assets and liability portfolios.
- Minimize non-performing assets by proactively following up according to the bank's credit policies and procedures up on unpaid arrears and excesses.
- Conduct research to identify potential new customers and maintain a database of potential customers.
- Receiving, Appraising and recommending all SME proposals to Director Retail/Chief manager SME
- Work hand in hand with BMs, SME Relationship Managers/Officers on growing and maintaining SME portfolio.
- Managing defaulting facilities and determining appropriate workout strategies to minimize loss, including proposals for restructuring exposure as appropriate for approval.
- Writing weekly sales performance and business pipeline reports across all product ranges in SME.
- Plan for sales activities on a weekly basis, make visits to targeted customers & prospects in line with TCB Sales practices and guidelines, and ensures an optimized transformation rate (Strike rate).
- Prepare a weekly report based on the sales activities, analyzing with SME Manager the achievements and planning for corrective actions in case of variances.
- Monitoring the overstepping reports and advising accordingly.
- Drive business performance against Key Performance Indicators as agreed with Chief Manager, MSME and Director of Retail and SME Banking in areas including balance sheet growth, sales and revenue growth, credit and customer experience paying attention to customer needs. Risk and control as per the bank's laid procedures.
- Develop periodic activity reports and centralize customer visit reports
- Participate in employee training
- Develop, maintain and expand relationships with SME and Mortgage customers, with an aim of attaining good quality asset book.
- Ensure compliance with credit and regulatory guidelines.
- Collects, processes, follow up complaints, and proposes solutions.
- Review and report to the Head of Consumer Banking and Head of Products on the total performance of the segment on a regular basis (daily/weekly/monthly) and develop short-term strategy shifts to ensure delivery of overall performance targets.
- Build and maintain proactive relationships with internal stakeholders including Product team, Marketing, Credit, Banc assurance and other business heads including Corporate Banking to drive performance.
- Understand the local business drivers and issues that have an impact on the segment performance.

#### **RELATIONSHIP AND CUSTOMER SERVICE MANAGEMENT.**

- Ensure retention of deposits at a competitive level in consideration of optimal cost of funds to avoid loss business.
- Monitor maturity of fixed deposits (FDs) on a regular basis and manage retention while engaging customers for trans-actability on CASA



- Understand and articulate aggregated portfolio requirement feedback, to shape the customer proposition and product offering.
- Ensure high quality, knowledgeable service levels working closely with branches to exceed customer expectations.
- Act as the escalation point for customer pain point / serious complaints in order to address their issues quickly. Visit key clients such as high net worth on request from the branch managers and relationship officers.

#### **CREDIT, CONTROL, RISK AND COMPLIANCE MANAGEMENT:**

- Ensure the segment operates in a compliant manner and adheres to relevant company and regulatory requirements to achieve satisfactory grades in Audits.
- Monitor and control the book performance to ensure that bank's Risk Appetite for the portfolio is being met and where required review remediation action plans.
- Monitor account inactivity and signoff / recommend all dormant account's reactivations or closure prior final approvals.
- Understand and manage risks and risk events (incidents) relevant to the role.
- Control Non-Performing Assets within regulatory and Industry standards.
- Identify, understand and control lending processes to minimize operational risk.
- Ensure adequate credit skills and implement training programs to others where necessary.
- Ensure SME Banking NPS scores is being met.
- Ensure SME MIS ratio is being met. I.e., more CASA Vis a Vis Fixed Deposits.

#### **PEOPLE MANAGEMENT:**

- Effectively manage staff through development and performance management (where applicable)
- Work closely and maintain good relationship with branch team, business segments and enablers.

Any other duty as, may be assigned by Line Manager

#### **QUALIFICATIONS, SKILLS & EXPERIENCE**

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

- Balance sheet growth – focusing on CASA
- Non funded income and cost conscious
- New accounts opened vs account closed (active customer base / retention)
- Effective product margins management

#### **PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES**

- Convincing to internal and external clients
- Communicate orally and verbally
- Team work
- Organization/time management
- Integrity and honesty

- Fact finding and problem solving
- Resilient and results driven
- Business awareness
- Reliability and consistency with above average intelligence
- Work under pressure and level-headed
- Work to deliverables
- Proactive

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Position:	Principal Insurance Officer II (Senior Manager Insurance Premium Financing and Life Insurance Business )
Department:	Retail and SME Banking
Section:	Insurance
Reports to:	Manager Insurance
Location:	Head Office Dar- es –Salaam

### POSITION OBJECTIVE

Provide a wide variety of excellent, which involves overseeing the premium financing and life insurance business within an organization by developing and implementing plans to optimize the sales and operations, including setting targets for loan and business volumes, revenue, and profitability. In addition, responsible for driving the strategic direction of the business, managing risks, fostering growth opportunities, and ensuring compliance with regulatory requirements while delivering excellent customer service.

### KEY RESPONSIBILITIES

- Developing and implementing strategies to grow the premium financing and life insurance business, including expanding the client base, increasing loan volume, and maximizing revenue.
- Identifying new business opportunities, partnerships, and markets to drive

growth and profitability for both insurance premium financing and life business.

- Closely monitor the competition, product offerings, market trends and threats in the area of operation and timely report and recommend suitable solutions and strategies to the senior management for consideration and necessary action.
- Conducting regular performance evaluations and providing feedback, coaching, and training as needed to ensure the team's success.
- Maintain a high-quality IPF and life business portfolio which promotes the brand image of the bank
- Setting clear goals and expectations for team members and monitoring their performance.
- Identify and prospect potential life insurance clients by utilizing various lead generation methods, including cold calling, networking, and referrals.
- Build and maintain relationships with clients to understand their financial goals, analyses their insurance needs, and recommend suitable life insurance products.
- Conduct in-person or online sales presentations, including preparation of proposals and follow-ups.
- Negotiate the best price with the view to maximize potential income from Trade Finance deals. Ensure that a view of the big picture to determine prices for clients against the cost of the solution/product
- Educate clients on the features, benefits, and coverage options of different life insurance policies, ensuring they understand their policy terms and conditions.
- Conduct comprehensive needs analyses to determine the appropriate coverage amount and policy type for each client's unique situation.
- Prepare and present customized life insurance proposals to clients, explaining coverage details, premiums, and payment options in a clear and concise manner.
- Provide exceptional post-sales service by addressing client inquiries, handling policy modifications, and assisting with policy renewals or cancellations.

- Building and maintaining strong relationships with key clients, insurance carriers, financial institutions, and other stakeholders.
- Possess the nudge to deep dive into risk evaluation and analysis of the various IPF and Life products while mitigating any risks in a promptly manner
- Addressing client inquiries, concerns, and requests in a timely and professional manner to ensure high levels of customer satisfaction.
- Collaborate with life business underwriters to expedite the underwriting process, provide necessary information, and address any additional requirements or inquiries.
- To perform any other duties as assigned by supervisor.

### **QUALIFICATIONS, SKILLS & EXPERIENCE**

Holder of Bachelor Degree in Business Administration, Insurance and Risk Management Actuarial, Finance, Accounting, Banking, Economics, Commerce and Marketing or equivalent qualifications from recognized institutions with at least Seven (7) years of experience in related fields. (Master's Degree is an added advantage.)

- Strong strategic thinking and analytical skills
- Excellent communication and interpersonal skills
- Deep understanding of banking and insurance regulations
- Experience in driving digital transformation initiatives

### **PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES**

Ability to demonstrate Tanzania Commercial Bank core values:

- Customer Focus, trustworthy, Creativity, Teamwork and Excellence
- Ability to work quickly, accurately and consistently
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor.

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Position:	Senior Relationship Officer I ( Manager Diaspora Banking)
Department:	Retail & SME Banking
Section:	Personal Banking
Reports to:	Principal Relationship Officer (Senior Manager Premier & Diaspora Banking)
Location:	Head Office Dar- es –Salaam

### POSITION OBJECTIVE

1. Build and maintain relationships across portfolio of Diaspora Banking aiming at nurturing Diaspora customers and expanding client base by focusing on growing value through achieving sales, liability, and improving customer experience.
2. Drive New to Bank (NTB) acquisitions and retention through transactional products such as savings accounts, and investment products, by ensuring appropriate delivery of the products / solutions is given to the Diaspora client, paying attention to efficiency and quick decisions.
3. Responsible to service, manage and deepen client relationships, and ensure the entire Banking and Financial needs of the customer is being dealt as a Single Point of Contact from the Bank.
4. Ensure growth and diversification of revenue contribution from the portfolio and ensure to meet balance sheet and P&L budget.
5. Keep eyes in the market to understand the new needs of the Diaspora customers and how to navigate to better serve them.
6. Work closely with the Senior Manager Premier & Diaspora Banking in ensuring the unit achieves the required budget.

7. Consistency in adherence to established policies, processes, and tools to achieve optimal efficiency, compliance and cost containment.

### **KEY RESPONSIBILITIES**

- Plans, initiates and drives sales activities in light of portfolio revenue vs cost.
- Attracts new business by identifying quality clients and their potential value to the business.
- Manage and own the relationship with Diaspora Banking clients.
- Influential and diplomatic in all dealings with clients.
- Ensure branch team understand Diaspora Banking business strategy as described in the business strategy and product paper. Coach and train staff on selling support of Diaspora business solicitations and customer experience.
- Develop Liability business strategies in collaboration with the Line Manager aligning to the Bank business strategy to grow existing business.
- Critically and carefully, address the borrowing needs of the portfolio with compliance in mind.
- Manage and own the relationship with Diaspora Banking clients, whilst recommending appropriate action to protect/grow the business.
- Be able to identify potential new business opportunities and consistently generate innovative ideas for implementing new business opportunities.
- In conjunction with Senior Manager PD assist to develop and monitor Diaspora Banking plans i.e., target market, target sectors / countries to grow the portfolio.
- Constantly providing tips to improve customer base, as well as new customer entrants. Advise on periodic areas of improvement.
- Ensure submission of sales dashboard and call reports weekly, monthly and quarterly.
- Prepare Report on each Visit for circulation to Line Manager and Bank management.

### **QUALIFICATIONS, SKILLS & EXPERIENCE**

Bachelor's degree in one of the following fields; Business Administration, Finance, Accountancy, Banking, Economics or equivalent qualifications from any recognized institution with at least Six (6) years of experience in related fields.

- With two years' experience in handling Diaspora or Premier banking Portfolio.
- Business experience and acumen.
- Articulate in the communication (Oral & written) and presentation skills
- Socially confident- can put customer at ease, persuasive and proactive communicator.
- Fosters confidence among clients by open and sincere communication.
- Effective networker at all levels within and outside the bank.
- Able to actively listen to and readily empathize with client's needs.
- Service oriented – willing to go the extra mile.
- Hold highest level of integrity and confidentiality
- Portfolio management and controls



- Team player, self-motivated and able to manage and prioritize workload with minimum supervision.
- Product knowledge (general as well as investment-related; can determine product combination possibilities; understanding of pricing to be able to determine profitability) and an understanding of when specialist support is needed.

### **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.

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