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JOB VACANCY -4 POSITIONS

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:	Relationship Officer II
Department:	Retail and SME Banking
Section:	Branch Network
Reports to:	Branch Manager
Location:	Up country

POSITION OBJECTIVE

Responsible for creating, building and managing customer relationships and ensure optimal sell of bank products to customers, creatively tailor products to meet individual customer needs.

Ensure branch sales budget is met by sourcing new to bank customer across segments including selling of loans, and handle customer service issues (complaints & feedback) and reporting to relevant authorities.

Ensure deposits are mobilised as per the set budget.

KEY RESPONSIBILITIES

- Manage a portfolio of existing clients and cross selling of bank's products to enhance relationship as per the assigned targets.

- Identify and acquire new prospective clients in order to grow the liabilities portfolio (deposit mobilisation).
- Deliver excellent banking service to the bank's customers.
- Recommends new services and products with an awareness of the impact decisions have on the bank.
- Ensure growth of loan portfolios in line with the annual agreed targets and ensure that loan portfolios are in a good quality.
- To maintain teamwork with other staff for the improvement of loan portfolio's performance and profitability.
- To facilitate loan approval process by reviewing and verifying loan application and ensure that they align with the lending manual, Procedures and process prior channeling them to the relevant units / approvers.
- Ensure average turnaround time for loan portfolios maintained as per the lending manual.
- To ensure customer complaints are handled within 24 hours or escalated to higher authority.
- Respond to inquiries from clients and ensures resolution of service or operations problems.
- Keep abreast of current development and market trends to better identify and serve the customers.
- Adhere to bank's procedures and policies including regulatory guidelines and ensure satisfactory audits.
- Agree personal performance and development objectives with line Manager.
- Endeavour to value, understand and build confidence in our customers by solving the queries and complaints which have been escalated to you in a professional manner.
- Identify new business opportunities in various areas including monitoring and closing of all pending pipelines at an agreed time.
- Perform institutional visitations to all organizations and potential customers surrounding the area of operation.
- Push deposit mobilization through customer engagements, visit, attending public, corporate, sports and social events.

- Cross selling of the bank's products to with customers both existing and potential.
- Establish weekly and monthly pipelines and business initiatives and ensure timely submission of the pipeline.
- Support the branch manager in preparing and providing inputs for branch sales-related budgets.
- Perform any other duties and functions as may be directed by the line manager.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Bachelor Degree in Banking, Economics Business Administration, Finance, Accountancy & Entrepreneurship or equivalent qualifications from recognized institutions.

- counterparties dynamics and related laws in Tanzania.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of market and general business environments in the banking value chains.
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship and sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent communication skills, numerical, analytical, report writing and presentation skills.
- Conversant with standard computer applications (MS Excel, Word, Power Point and Access).

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

- Ability to demonstrate Tanzania Commercial Bank core values:
- Customer Focus, trustworthy, Creativity, Teamwork and Excellence
- Ability to priorities work and to meet deadlines.
- Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humour.
- Strong leadership and people management skills.
- Strong skills in managing SME portfolio.
- Prioritize Task.
- Team Player.
- Proven leadership skills (Must have managerial experience in operations. and/or credit.
- Very strong business acumen, with ability to grow business.
- Ability to build effective relationships with all stakeholders

- Self-drive with a results-oriented mindset
- Effective communication and influencing skills, strong analytical skills with high level of attention to details.

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 20th February, 2025.