



Relationship Officer

Locations: Mbeya Branch NBC
time type: Full time
job requisition id: R-15957096

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

- Acquire and manage relationships with Small and Medium Business customers through pro-active and consultative approach in line with NBC policies and procedures.
- Utilize customer focus approach to provide holistic financial solutions to basic and complex financial needs by understanding customers' business process cycle.
- Provide differentiated customer experience that support NBC value proposition by maintaining regular contacts with customers to ensure overall satisfaction.
- Manage the quality of assets and liabilities in the portfolio through pro-active monitoring of customers' transactions trends and movement.

Job Description

Sales and Relationship Management: 40%

- Maximize client profitability within agreed targets (Assets, Liabilities, interest and noninterest revenue) by identifying, building, and deepening of relationships to gain incremental wallet share of the Small and Medium Business clients by offering solutions through a wide range of products and services.

- Provide value added engagement, regular face to face meetings, consistent communication with clients by conducting meetings with clearly defined objectives and desired outcome.
- With the support of product specialists, intuitively recognize and understand clients' business cycle, financial goals/needs and proactively provide holistic financial solutions.
- Create and maintain a pipeline of business opportunities and proactively master referrals to grow asset and liabilities portfolio.
- Develop and maintain Customer Relationship Management Plan of Top 10 borrowing clients and Top 10 non borrowing clients.
- Maintain accurate and up-to-date records of all actual and attempted client customer interactions (i.e. Call Reports).

Customer Service: 20%

- Proactively and professionally manage client experience by providing appropriate answers regarding products and services.
- Promptly respond to customer complaints and constantly provide regular feedback on unresolved issues.
- Keep accurate records of discussions or correspondences with clients
- Effectively co-ordinate client relationship/activities with other department within the bank.
- Educate customers on the banks products, services and procedures.
- Use client feedback to improve product and service offering.

Compliance and Risk Management: 20%

- Build awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies.
- Review the portfolio on a monthly basis and ensure that all documentation required (KYC, AML and Sanctions) are up to date, and escalate any unresolved KYC requirements to the relevant mandated holders.
- Check and signoff each on loan applications, legal documents; by taking accountability for accuracy and quality the documents.
- Identify potential problem accounts and communicate appropriate risk mitigating strategies by accessing excess report on daily basis, regular monitoring of client's transactions, .

- Research, read, and network to keep abreast of developments in various industry/sector to ensure adequate industry knowledge and potential risks and or opportunities.
- Drive credit review process (new and renewal) by submitting to credit department all required documents as per checklist, comprehensive call report and renewal documents 90 days before expiry of the facilities.
- Manage down accounts without limits by submitting outstanding financials on time and following up on outstanding securities and updating credit files on regular basis.
- Prompt response on reports related to loan in arrears, excess by calling clients, and communicate resolutions to within 24 hrs.

Team and Networking: 10%

- Attend daily Branch meetings and knowledge sharing meetings.
- Conduct and maintain constant dialogue/sharing of information with other departments (Retail and Corporate Credit, Corporate Banking, Retail Banking).
- Attend local functions/community/governmental and business development activities
- Develop and maintain contact with Product Specialists in other areas of the bank, including Corporate Banking, Treasury, and Retail Banking.
- Provide feedback into the performance review of other members of Cross function team.

Self-Development: 10%

- Comply and keep abreast of all policies, procedures, and circulars updates.
- Ensure self-development pertaining to career path to develop knowledge and skills
- Complete all critical compliance training

Other duties

Perform all other duties as reasonably assigned.

Education and Experience Required:

- Advance Diploma – Business/Accounting
- 3 years banking experience

Knowledge, Skills and competences required:

- Strong financial and business skills
- PC skills and Microsoft Office
- Proven ability to develop and implement sales plans
- Clear understanding of credit process, and procedure
- Good problem solving and decision making skills
- Good oral and written communication skills
- Good time management and organization skills
- Ability to work on team and support others
- Strong integrity and professionalism
- Good knowledge of Bank Products

Qualifications

Advanced Diploma - Business, Commerce and Management Studies, Business Improvement Orientation (Meets some of the requirements and would need further development), Digital familiarity (Meets all of the requirements), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Operational administration (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets some of the requirements and would need further development), Quality orientation (Meets some of the requirements and would need further development)

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