



Job Title: **Relationship Officer - SME**

Reports to: RM Business

Function level: Officer/Senior Officer

Basic Purpose:

Incharge for SME segment at branch to ensure business growth on both asset and liabilities, quality and compliance, as well as relationship management across his/her segment.

Responsible for executing bank strategy on SME segment at his/her branch to ensure optimum balance sheet and realize bank goals

Main Duties and Responsibilities:

- Collaborate with Branch staff to assist clients in fulfilling SME segment banking needs.
 - Develop and maintain professional understanding of customer base to assist deepening current banking relationships in SME segments.
 - Ensure development and growth of quality assets, liabilities, and revenues for the SME segment.
 - Proactively alert responsible teams in the bank with respect to any potential issues with customers.
 - Develop and oversee relationships with clients to ensure top level customer experience.
 - Perform as key contact point for portfolio of SMEI segment clients dealing with routine matters throughout range of services and products.
 - To ensure "Know Your Customer" requirements as prescribed by the bank are duly adhered to.
 - Derive insight of competitors and market activities in general and effectively feedback to management for appropriate decision making.
 - Maximize sales referral opportunities by working with other internal and external stakeholders, and ensure maximum product penetration, in a 3600 view, to customers.
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- Maximize customer profitability by enhancing product usage and optimum number of products per customer through cross selling.
- Perform any other duties as assigned by your supervisor.

QUALIFICATION AND EXPERIENCE REQUIRED:

- University Degree is required or relevant professional qualification in banking, finance or marketing
- Background in a SME environment of which minimum of two years relevant working experience in similar position
- Strong credit appraisal and marketing skills with ability to interpret financial information
- A good understanding of the general, economic, political and business environment of the country
- Excellent communication (written and Verbal) in English and Swahili
- Computer literacy and knowledge of new evolving technology systems

COMPETENCIES REQUIRED:

- Ability to assess customer needs and develop products
- Managing Relationships
- Working with others
- Active Listening
- Analytical thinking
- Entrepreneurial mindset

Skills Required to undertake the role:

- Relationship skills
- Risk Skills
- Leadership and team skills
- Product skills
- Communication skills

How to Apply:

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your application quoting the Job reference and title in the subject field to: **TZRecruitment@equitybank.co.tz**

Deadline should be 16th July 2024.