

## Relationship Manager, Commercial

DCB Commercial Bank Plc is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 8 branches, over 1000 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are currently seeking for qualified candidates to fill the position of **Relationship Manager, Commercial**. The successful candidate will be responsible for acquiring, growing, and retaining base of business, commercial and corporate clients.

### Key Responsibilities:

- Maintaining and managing commercial portfolio, build and sustain relationships with existing and new prospective clients.
- Designing and implementing a service delivery strategy to ensure DCB is competitively positioned through providing convenient, efficient, and fast service to commercial clients.
- Representing the bank in the market in all business aspects and act as a trusted advisor while protecting the bank's brand.
- Monitoring and maximizing all revenue generation lines (trade finance, bancassurance, asset financing, trade sales, transactional products) and products of the bank.
- Growing and maintaining portfolio of deposit for business clients through building strong relationships and networking to grow commercial banking portfolio and cross sell for priority banking to ensure we bank the client at 360 degrees.
- Ensuring that the bank's commercial target is met by growing liabilities, customer base, assets, and income, while maintaining a healthy balance sheet including NPL.
- Providing quality service by managing customer expectations through effective queries and complaints handling in a timely manner.
- Ensuring that the target market selection criterion is adhered to and that the bank is in full compliance with Know Your Customer (KYC) and Anti Money Laundering (AML) requirements to minimise risks and exposures to the bank.
- Driving remediation of risk management exceptions identified during audit or risk reviews.
- Ensuring adherence to the bank's policies and procedures, as well as regulations from central bank, CMSA, DSE.
- Assisting in product development projects during the several phases: initiation, realization, implementation, and evaluation phase.
- Providing adequate training and support to branch staff to ensure quality portfolio, excellent customer service and compliance with policies and regulations.
- Producing daily, weekly and monthly work plan, performance reports and implementation status for effective monitoring decision making.

### Qualifications and Experience

- Bachelor's degree in business related field.
- Minimum of 3 years' experience of sales in banking with a focus on commercial clients (SME, corporate, commercial).
- In-depth knowledge of the local banking industry, banking products, services, and regulations.
- Excellent selling, negotiation, and interpersonal skills.
- Strong communication skills i.e. written and presenting.

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number DCB-RMCOM-09/2023 on the subject of the email. To be considered, your application **MUST** be submitted through [recruitment@dcb.co.tz](mailto:recruitment@dcb.co.tz) not later than **19<sup>th</sup> October, 2023**. Hard copy applications will not be accepted.