

Relationship Manager, Business Banking

Background

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, Business Banking**. The successful candidate will be responsible for maintaining and managing commercial portfolio, building and sustaining relationships with existing and new prospective clients.

Responsibilities:

- Growing and maintaining portfolio of liabilities and deposit for business clients through building strong relationships and networking to grow commercial banking portfolio.
- Monitoring and maximizing all revenue generation funded and non-funded income budget lines of the bank's products.
- Customer retention; maximizing benefit from customers through cross-selling relevant DCB products in the segment including digital products.
- Proactively conducting pre and post monitoring visits to clients ensuring clients' ability to make repayments based on their financial and personal circumstances.
- Ensuring quality of service in the portfolio and management of customer expectations through effective queries, complaint, and correspondence handling in a timely manner as per service operating standards.
- 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.
- Managing the health balance sheet including NPL as per the bank's target.
- Responsible for representing the bank in the market in all business aspects and acting as a trusted advisor.
- Producing daily, weekly and monthly work plan, performance and status for performance monitoring and effective decision making.

Qualifications and Experience

- Bachelor's degree from a recognized university.
- Minimum of 5 years' experience in similar job maintaining business portfolios business banking/ SME, commercial or corporate in a financial institution.
- In-depth knowledge of the local banking industry, banking products, services, and regulations
- Excellent networking, communication, selling and negotiations skills
- Strong leadership Skills

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/RB/-RMBB-01/2025** on the subject of the email. To be considered, **your application MUST be submitted through recruitment@dcb.co.tz** not later than **10th February 2025**. Hard copy applications will not be accepted.

Relationship Officer, Business Banking

Background

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 qualified candidate to fill the role of **Relationship Officer, Business Banking**. The successful candidate will be responsible for growing liabilities and liabilities, maintain quality portfolio and earn income through engaging both DCB and non DCB business and corporate clients to ensure the bank's strategy is achieved.

Responsibilities:

- Working with Relationship/Branch Managers to grow the business portfolio through product volume, new client acquisition and increasing the number of products held per client.
- Developing and implementing client acquisition strategies to identify the right product and service opportunities to offer clients.
- Attaining incremental sales through nurturing relationships with existing clients, understanding and anticipating their needs, and providing financial services.
- Maintaining product knowledge and work closely with the product team in developing tailor-made solutions according to customer's needs.
- Supporting in maintenance of the potential clients list in the relevant sectors as well and refining of the list in liaison with the relevant stakeholders.
- Participating in sales planning initiatives and design appropriate relationship plans to generate new business throughout marketing calls, promotions and presentations.
- Adhering to the expected level of due-diligence, internal policies and KYC norms while opening new accounts.
- Proactively conducting pre and post monitoring visits to clients ensuring clients' ability to make repayments based on their financial and personal circumstances.
- Achieving your prescribed disbursement and deposit weekly and monthly targets.
- Writing and submitting to the branch manager periodic status reports, including daily activity report and calls/follow-ups made.

Qualifications and Experience

- Bachelor's degree from a recognised institution.
- 3 years' experience in sales and client management role in a financial institution.
- Good working knowledge of business banking environment and practices in Dar es Salaam.
- Good selling and negotiation skills.
- Customer centric with excellent communication skills.
- Proficient in use of Microsoft Office tools.

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/RB/ROBB-01/2025** on the subject of the email. To be considered, **your application MUST be submitted through recruitment@dcb.co.tz** not later than **3rd february 2025**. Hard copy applications will not be accepted.

Relationship Officer, Personal Banking

Background

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 qualified candidate to fill the role of **Relationship Officer, Personal Banking**. The successful candidate will be responsible for advising clients, fostering business growth, providing financial investment guidance, ensuring customer satisfaction, retaining existing clients, and acquiring new customers through sales activities.

Responsibilities:

- Promoting and selling various liability products offered by the bank, aiming to attract low-cost deposits from diverse customer segments; and sourcing for current and savings accounts.
- Looking for new customers through existing leads, referrals, cold calling etc. and maximizing lead generation; while ensuring timely follow through and healthy closure rate of leads.
- Advising customers on available bank products and services based on understanding of customers' financial needs and recommends appropriate solutions.
- Conducting planned direct promotion/marketing activities for products and services offered by the bank and cross-sells secured assets offered by the bank where relevant.
- Adhering to expected level of due-diligence, internal policies and KYC norms while opening new accounts.
- Establishing and maintaining effective relationships with customers, while offering high level of customer service.
- Screening clients with regards to eligibility requirements for loan conditions.
- Preparing loan application documents in line with the bank's latest credit policy and procedural manual.
- Proactively conducting pre and post monitoring visits to clients ensuring clients' ability to make repayments based on their financial and personal circumstances.
- Achieving prescribed disbursement and deposit weekly and monthly targets.
- Writing and submitting to the branch manager periodic status reports, including daily activity report and calls/follow-ups made.

Qualifications and Experience

- Bachelor's degree from a recognised tertiary institution.
- 3 years' experience in sales and client management role in a financial institution.
- Knowledge of the banking industry, banking products, services and regulations.
- Good selling and negotiation skills.
- Customer centric with excellent communication skills.
- Proficient in use of Microsoft Office tools.

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/RB/-ROPB-01/2025** on the subject of the email. To be considered, **your application MUST be submitted through recruitment@dcb.co.tz** not later than **3rd february 2025**. Hard copy applications will not be accepted.