

**GENERAL:**

**Job Title:** Relationship Manager – Consumer Banking  
**Department:** Commercial  
**Function level:** B  
**Reports to:** Senior Manager Consumer Banking

**BASIC PURPOSE:**

Oversee, manage and monitor relationship management under consumer banking unit Relationship Managers and Relationship Officers in their role to grow consumer banking business and support bank strategic planning through branch network. Manage an end-to-end business relationship of all stakeholders and branches to foster smooth sales and retention agenda. Design sales action plan for consumer products and ensure smooth execution across the network.

**MAIN DUTIES AND RESPONSIBILITIES:**

- Drive mortgage sales to achieve set targets (NTB and existing customers).
- Identify and acquire New-To-Bank (NTB) customers.
- Promote mortgage products including home purchase, construction, refinancing, and equity release.
- Build and maintain a strong pipeline of potential clients. To ensure active management of clients & achieve the target.
- To be responsible for identifying customer needs, assessing their risk appetite and providing them investment options
- To provide regular updates to the clients regarding the market changes and subsequent changes to the portfolio.
- To achieve healthy revenues without compromising on client’s profitability.
- To have clear focus on client mining and keep abreast of the market news, financial trends and current affairs.
- To conduct regular Client Meetings & update the same in the meeting tracker.
- To attain maximum reach of investment ideas/stock calls initiated.
- To assist in new client acquisition, building new relationships and increasing depth in existing relationships
- To attend post result on calls, analyst meets for improved client servicing.
- Cross-Sell of Third-party investment products like Mutual Funds, Bonds, PMS & Structured products, along with the bouquet of asset products- such as working capital loans, term loans etc.
- Provider controls management to eradicate risk exposures and ensure the team is always adhering to Know Your Customer (KYC) standards and Anti Money Laundering (AML) in managing the loan portfolio.
- 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.
- Be conversant with policies and procedures pertaining to all bank products and services and be able to adapt to change based on technological advancements and customer sophistication.
- Perform any other duties as assigned by your line manager.

**Other Responsibilities:**

**People Management Functions:**

- Competence Development
- Team player and good motivator

**Customer Focus Functions:**

- Complaint management
- Timely and accurate branch support
- Relationship management with all the employers and key decision makers

**Business Functions:**

- Productivity; Growth of portfolio and deposit
- Portfolio Quality; PAR and NPL ratio
- Lending sales target

- Income growth; Interest and Non-interest income targets

**KNOWLEDGE, SKILLS, QUALIFICATION AND EXPERIENCE****Knowledge and Work Experience**

- ❖ Bachelor's degree in finance, Business Administration, Economics, or related field.
- ❖ 3–5 years' experience in banking, preferably in mortgages or lending.
- ❖ Strong understanding of credit analysis and retail lending.
- ❖ Proven sales and relationship management skills.

**Skills Requirements**

- ❖ Strong in cross-selling and upselling techniques
- ❖ Ability to analyze financial statements and cash flows
- ❖ Knowledge of mortgage structuring and pricing
- ❖ Strong verbal and written communication

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to [TZRecruitment@equitybank.co.tz](mailto:TZRecruitment@equitybank.co.tz) by **Friday 30<sup>th</sup> March 2026**.

**Only short-listed candidates will be contacted.**

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*By submitting your application, you consent to Equity Bank Tanzania Limited collecting and processing your personal data strictly for recruitment, selection, and, where applicable, employment purposes. Equity Bank Tanzania Limited will process your personal data in accordance with the Data Protection and Privacy Act, Cap 97, and its Data Privacy Policy. Your personal information will be treated with the highest level of confidentiality and will not be shared with unauthorized third parties, except where disclosure is required by law or regulatory obligation”.*