



<b>GENERAL:</b>
<b>Job Title:</b> Relationship Manager – Consumer & Retail <b>Department/ Division:</b> Retail Banking  <b>Number of Vacancies:</b> 1
<b>BASIC PURPOSE:</b>
The job holder will be mainly responsible for managing and growing the consumer lending and retail banking portfolio. The role involves acquiring new clients, deepening relationships with existing customers, and offering tailored financial solutions, including personal loans, salary advances, mortgages, and other retail banking products. The RM will work closely with credit, operations, and risk management teams to drive loan growth while ensuring portfolio quality and compliance with regulatory requirements.
<b>MAIN DUTIES AND RESPONSIBILITIES:</b>
<b>Client Acquisition &amp; Relationship Management</b> <ul style="list-style-type: none"><li>• Identify and acquire new retail customers through direct sales, referrals, and strategic partnerships.</li><li>• Build and maintain strong relationships with individual customers to understand their financial needs.</li><li>• Provide tailored financial solutions, including loans, deposit accounts, and investment products.</li><li>• Conduct regular customer engagement to enhance loyalty and increase product penetration.</li></ul> <b>Loan Origination &amp; Portfolio Growth</b> <ul style="list-style-type: none"><li>• Promote and sell consumer loan products, including personal loans, auto loans, mortgages, and salary advances.</li><li>• Assess customer creditworthiness and ensure loan applications meet bank policies.</li><li>• Drive loan book growth while maintaining a high-quality portfolio.</li><li>• Work with credit and risk teams to ensure smooth loan processing and approval.</li></ul> <b>Cross-Selling &amp; Business Development</b> <ul style="list-style-type: none"><li>• Cross-sell a full range of retail banking products, including credit cards, insurance, and investment products.</li><li>• Work with branch teams to increase customer engagement and maximize revenue opportunities.</li><li>• Collaborate with payroll teams and HR departments to offer Employee Banking solutions.</li></ul> <b>Risk Management &amp; Compliance</b> <ul style="list-style-type: none"><li>• Ensure all KYC (Know Your Customer), AML (Anti-Money Laundering), and regulatory requirements are met.</li><li>• Monitor loan performance and proactively manage delinquencies and defaults.</li><li>• Ensure all transactions comply with bank policies and industry regulations.</li></ul> <b>Market Intelligence &amp; Reporting</b> <ul style="list-style-type: none"><li>• Conduct market research to identify trends, customer preferences, and competitor activities.</li></ul>

- Provide regular reports on sales performance, customer feedback, and loan portfolio trends.
- Recommend improvements to product offerings and customer experience.
- Perform any other duties as may be assigned by Immediate Supervisor.

**KNOWLEDGE, SKILLS, QUALIFICATIONS AND EXPERIENCE:****Knowledge**

- Complaint management
- Timely and accurate branch support
- Relationship management with all the employees and key decision makers
- Competence Development
- Team player and good motivator
- In-depth knowledge of the commercial banks' working environment
- The role requires customer focused person, committed and keen business acumen
- Thorough understanding of the Bank operations.
- Computer proficiency

**Skills**

- Effective listening skills.
- Good communication skills.
- Problem solving skills
- Personal integrity with a high regard to maintain strict confidentiality.
- Excellent in time management.

**Qualifications**

- Bachelor degree in any business related field. Masters degrees and professional certification will be added advantage.

**Work Experience**

- At least 3 years of relevant working experience in the Banking sector.

**To Apply:**

Please submit your application quoting the Job title on the subject field to: [TZRecruitment@equitybank.co.tz](mailto:TZRecruitment@equitybank.co.tz)

**Application Deadline: 22<sup>nd</sup> April, 2025**