



<b>GENERAL:</b>
<b>Job Title:</b> Relationship Manager – High Net Worth Individuals (HNI) <b>Department/ Division:</b> Retail Banking  <b>Number of Vacancies:</b> 1
<b>BASIC PURPOSE:</b>
The job holder will be mainly responsible in managing and growing a portfolio of high-net-worth individuals (HNIs) by offering tailored consumer lending solutions. This role involves building strong client relationships, structuring customized loan products, and ensuring superior service delivery. The RM will work closely with internal teams, including wealth management, credit risk, and operations, to provide seamless lending solutions that align with HNI clients' financial goals.
<b>MAIN DUTIES AND RESPONSIBILITIES:</b>
<b>Client Relationship Management</b> <ul style="list-style-type: none"><li>• Develop and maintain strong relationships with HNI clients, understanding their financial needs and loan requirements.</li><li>• Provide personalized loan solutions, including personal loans, home loans, asset-backed lending, and overdraft facilities.</li><li>• Conduct regular client meetings to review their financial needs and cross-sell other banking products.</li><li>• Act as a trusted financial advisor, offering guidance on loan structuring and repayment strategies.</li></ul> <b>Loan Origination &amp; Portfolio Growth</b> <ul style="list-style-type: none"><li>• Identify and acquire new HNI clients through referrals, networking, and strategic partnerships.</li><li>• Structure and negotiating loan facilities tailored to the unique needs of HNI clients.</li><li>• Drive loan book growth while ensuring high portfolio quality and profitability.</li><li>• Monitor loan performance and proactively manage any potential delinquencies.</li></ul> <b>Credit Assessment &amp; Risk Management</b> <ul style="list-style-type: none"><li>• Collaborate with credit risk teams to assess and approve loan applications based on financial analysis.</li><li>• Ensure all loan approvals align with the bank's risk appetite and regulatory guidelines.</li><li>• Monitor market trends and identify risks that may affect HNI lending portfolios.</li><li>• Implement risk mitigation strategies, such as collateral-backed lending and structured repayment plans.</li></ul> <b>Compliance &amp; Regulatory Adherence</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>• Maintain accurate documentation for all loan applications and transactions.</li><li>• Stay updated on banking regulations and ensure full compliance with lending policies.</li></ul>

### **Collaboration & Cross-Selling Opportunities**

- Work closely with wealth management, investment banking, and private banking teams to provide holistic financial solutions.
- Cross sells other HNI banking products, including investment options, insurance, and wealth management services.
- Partner with legal and operations teams to ensure smooth loan processing and disbursement.
- Perform any other responsibilities 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**