

<b>GENERAL:</b>
<b>Job Title:</b> Relationship Manager – Product Development <b>Department/ Division:</b> Retail Banking  <b>Number of Vacancies:</b> 1
<b>BASIC PURPOSE:</b>
<p>The job holder will be mainly responsible in for designing, developing, and managing consumer loan products tailored to customer needs. This role involves market research, product innovation, collaboration with internal and external stakeholders, and ensuring compliance with regulatory requirements. The RM will also drive product performance, customer acquisition, and portfolio growth.</p>
<b>MAIN DUTIES AND RESPONSIBILITIES:</b>
<p><b>Product Development &amp; Innovation</b></p> <ul style="list-style-type: none"> <li>• Design and develop new consumer loan products, including personal loans, salary advances, and secured loans.</li> <li>• Enhance existing loan products based on market trends, customer feedback, and business needs.</li> <li>• Ensure products are competitive by conducting benchmarking against industry standards.</li> <li>• Work closely with IT, business banking and operations teams to develop digital lending solutions.</li> </ul> <p><b>Market Research &amp; Strategy</b></p> <ul style="list-style-type: none"> <li>• Conduct market research to understand customer preferences, loan demand, and industry trends.</li> <li>• Develop strategies to improve product uptake and customer satisfaction.</li> <li>• Analyse competitors' loan offerings and recommend strategic adjustments.</li> </ul> <p><b>Business Growth &amp; Sales Support</b></p> <ul style="list-style-type: none"> <li>• Drive consumer loan portfolio growth through innovative product offerings.</li> <li>• Support the sales and branch teams with training, product knowledge, and marketing tools.</li> <li>• Collaborate with Relationship Managers and Business Development teams to increase loan penetration.</li> </ul> <p><b>Risk Management &amp; Compliance</b></p> <ul style="list-style-type: none"> <li>• Ensure all loan products comply with banking regulations and internal risk policies.</li> <li>• Work closely with the Risk and Compliance teams to develop responsible lending practices.</li> <li>• Monitor product performance and take corrective actions where necessary.</li> </ul> <p><b>Stakeholder Engagement &amp; Collaboration</b></p> <ul style="list-style-type: none"> <li>• Liaise with corporate clients, payroll teams, and employers to facilitate Employee Banking solutions.</li> <li>• Work with marketing teams to develop campaigns that promote loan products.</li> <li>• Collaborate with credit teams to enhance underwriting and approval processes.</li> </ul> <p><b>Performance Monitoring &amp; Reporting</b></p> <ul style="list-style-type: none"> <li>• Track and analyse loan product performance metrics.</li> <li>• Prepare reports on product uptake, revenue generation, and portfolio health.</li> <li>• Provide insights and recommendations for continuous product improvement.</li> <li>• Perform any other duties as may be assigned by Immediate Supervisor</li> </ul>

**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**