National Bank of Commerce
Conveniently Everywhere.

JOB TITLE: Relationship Manager - Construction, Real Estate & Logistics

Remote type: Hybrid

Locations: Head Office NBC

Time type: Full time

Time left to apply: End Date: February 26, 2026 (6 days left to apply)

Job requisition id: R-15979510

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

Job Summary

- Define and execute strategic client plans that will ensure the development of strong business relationships and the delivery of profitable and integrated National Bank of Commerce Ltd products and services, with the purpose of ensuring client profitability, increased revenue, risk optimization and consistent service delivery for clients within the Construction, Real Estate and Logistics (CREL) sectors.
- To provide Corporate and Investment Banking coverage and identify financing as well as transactional opportunities within the CREL client base
- Providing excellent customer service and building deep customer relationships within the clients organisational structure at senior levels, (MD, Group Treasurer, Group FD)

- Developing the portfolio through increasing wallet share and winning new business whilst ensuring effective risk management of existing customers and new opportunities
- Establishing and growing a profile as a recognized expert in the CREL sectors

Job Description

Sales and Service:

- Lead the development and execution of strategic client plans (in collaboration with product partners), managing and driving the implementation of these client plans.
- Grow portfolio value in line with agreed targets. This is achieved through cross sell or up sell by providing a variety of products and services to customers
- Conduct portfolio returns (vs. prior year and budget) analysis, cross sell for portfolio, actual revenue and net profit growth analysis and pro-active management of the portfolio pipeline and activities using the appropriate tools.
- Identify sales and services opportunities and offering solutions appropriate for the customer's needs
- Develop critical relationships with client decision makers, regularly and proactively defining and communicating commercial opportunities for new and existing clients
- Utilize all customer contact processes, channels and products to develop a better understanding of customer needs
- Work closely with customer service teams, responding to servicing requests and complaints for customers
- Leverage, engage and collaborate with the Bank's network to ensure that all the Bank's relevant expertise is brought to bear in every client interaction, robust and stable client service is maintained, client results are delivered and that any impediments to client delivery are overcome through the availability of credible internal resources to build and leverage strong long-term relationships with the client's key decision makers
- Work proactively with colleagues across the group to support the growth of business through referrals in living the One Bank mantra
- Promote adoption of digital alternative channels to clients
- Continuously research and analyze the clients' business context, operations and financial performance.
- Coordinate relevant programmes for each client (including thought leadership sessions, entertainment and collaborations on corporate social activities) and

participate in key decision-making activities by the client to ensure that the Bank is always in the clients′ share of mind.
- Proactively raise the profile and reputation of the Bank in the local community

Business Focus:

- Support in the overall management and coordination of the client relationships and CREL sector strategy including the provision of input into the strategic direction and value proposition of the Bank.
- Maintain detailed and current understanding of external markets (at country, sector and client level) to ensure that new opportunities for the Bank are capitalized and threats are quickly identified.
- Maintain a proficient knowledge of products, services and capabilities across the Bank (in all relevant geographies and specifically the CREL sector) to ensure relevant and informed client conversations.
- Drive and own annual budgets together with product houses and monitor actual performance against budget, drive product cross-sell and client profitability.
- Manage overall client cost and revenue including the monthly tracking of revenue contributions per client as well as the understanding of key drivers and variances to proactively respond to threats of reducing opportunity.
- Conduct set routine activities such as weekly/monthly reporting, reviewing of pricing, interest rates, concessions etc.
- Ensure the administration and analysis of the client service surveys, as well as the implementation of focused action plans needed to address the gaps identified.

Risk Focus:

- Understand and apply the relevant governance and compliance procedures to activities undertaken and maintain ongoing completion of relevant governance and compliance training
- Drive and provide input to timeous preparation, review, sign-off and motivation of deal forums, new business committee and credit paper submissions (managing end-to-end credit process including facility letters, security perfection, conditions fulfilment, post sanction monitoring and control etc.) and optimally allocate credit limits and manage exposures across product and geography (where applicable)
- Guide the development and review appropriate documentation to complete annual credit review.

- Monitor and manage credit losses and write-offs, pro-active portfolio management resulting in zero losses in the portfolio (including excess management and facility conditions compliance)
- Act as the "first line of defense" in all risk matters relating clients under the portfolio
- Ongoing review of client base for potential high risk clients
- Act as escalation point for any identified risks.

People Focus:

- Continuous learning and self-development through training interventions, secondments, on the job training, shadowing etc..
- Day to day coaching and development of the team i.e. operational bankers, credit/business analysts, peers etc.

Qualifications

Bachelors Degree and Professional Qualifications - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets all of the requirements), Customer Excellence - Service Delivery (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Effective communication - Basic (Meets all of the requirements), Experience in a similar environment at junior specialist level, Openness to change (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets all of the requirements), Relationship building (Meets all of the requirements)

APPLY HERE