



JOB TITLE: Business Development Manager

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

The main purpose is to drive Loan and Advances, Deposit and alternative product growth at branch. This entails managing of all Sales Activities, Supporting, monitoring and training of Branch Sales Officers in all the respective branches.

Job Description

Key Accountabilities

A. Business Soliciting – Acquisition/Recruitment

- Customer acquisition /recruitment
- Visit existing customer frequently
- Ensure all the customer acquisition point are working perfectly all the time
- To enhance customer experience
- Identify areas / sector relevant for business growth in their locality
- Identification, soliciting, KYC and risks review of potential customers and approach them to open account
- Work with Business Development Partner to initiate development of relevant products to the particular locality
- Consistently give feedback to Head of Customer Network on the performance of different products and services at respective branches
- Engage with Corporate and Institutional Banking (CIB) and Business Banking (BB) departments to understand retail opportunities from their clients (One Bank Concept)

- Address the customer queries in relation to business matters.
- B. Deposit Mobilization
 - Proactively understanding the business dynamics in the locality and take advantage to grow deposit.
 - Supervise all the deposit mobilization campaign in branches
 - Proactively and continuously solicit deposits from all clients of the Bank to meet Bank's deposit targets
 - Proactive following of activities identified on the branch activity calendar
- C. Cross selling
 - Cross sale of all bank products – Mobile phone Banking, Internet Banking, Agent Banking products, Insurance Products, all Deposit Products, Loan products FX, Transfer, etc.
 - Collection of market intelligence information local competition, products and levels of service
- D. Relationship Management
 - Drive customer engagement activities in branches
 - Going out to interact with Bank's clients/potential clients in order to win their confidence and create customer loyalty
 - Identifying potential clients and strategizing to add them to the list of NBC customers through informative meetings and product discussions
 - Developing, building and maintaining long term relationships with all segmented customers by listening to them, problem sharing and joint solution finding
 - Manage customer business contacts, participate in corporate customer social occasion and manage all aspects of interactions, the bank has with its customers.
 - Maintenance of business acquired to ensure customer activeness and reduce churn

E. Reports, Monitoring & Turnaround

- Maintain database of High net worth customers in the branch.
- Monitoring of branch business growth through KPI
- Loan turnaround time for loans and recovery support
- Responsible for PAR and NPL of the Branch retail loans
- Providing inputs and reports to Stressed Asset Management Units and facilitate recovery efforts at the Branch level

F. Coaching and Mentoring

- Coach and mentor the branch Sales team on regular basis
- Monitor and report performance as per agreed KPIs

Other duties

- Participate in branch budgeting of all Sales related activities
- Carried out other duties as assigned by the Branch Manager.
- Prepare various reports and business proposals for management approval

Education and Experience Required:

- Bachelor Degree in Business Administration
- 3 years banking experience
- Broad knowledge of banking practice(Product knowledge) and bank regulations

Knowledge, Skills and competences required:

- Strong Customer Service management
- Customer Handling awareness
- People Management
- Bank Products awareness
- Analytical skills
- Selling and cross selling skills
- Awareness of BOT Regulation
- Risk Management

Qualifications

Bachelor's Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets some of the requirements and would need further development), 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, Openness to change (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets all of the requirements), Sales Management (Meets some of the requirements and would need further development)

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