JOB DESCRIPTION

TEAM LEAD — AGRICULTURE

Job Title: Team Lead, Agriculture	**Job Reference Indicator:**
Division/Unit: Agriculture	**Job Grade:**
Organisation Function: Corporate Banking	**Location:** Head Office, Dar es Salaam

REPORTING RELATIONSHIPS

- **Functionally reports to:** Head, Corporate Banking
- **Administratively reports to:** Head, Corporate Banking
- **Supervises:** Relationship Managers (direct); Relationship Officers (indirect)

OVERALL OBJECTIVE/JOB SUMMARY

- Drive Corporate and Commercial Banking towards the realisation of the Bank's mission and vision through achievement of the set targets for the Agriculture sector.

DUTIES AND RESPONSIBILITIES

- Drive client acquisition and manage existing corporate and commercial client relationships within Agriculture, consistent with the Bank's business development strategy, ensuring clients receive the appropriate level of service and advice to meet their banking needs.
- Generate new-to-bank business to achieve defined sales targets, and reactivate dormant relationships to improve deposit liability growth and mix.
- Conduct regular customer site visits to review and assess business operations, property, plant, premises, equipment and other collateral, followed by a call report for management. Recommend changes required to meet customer expectations while remaining compliant with Bank policy.
- Analyse and monitor market trends within Agriculture, interpret customer requirements, and provide integrated products and solutions in line with Bank policy; recommend product development and improvement.
- Enhance client retention by serving as a one-stop point of contact for client needs, and develop sales strategies in liaison with the Product Development Team and other stakeholder departments.
- Monitor and track approved risk triggers, conditions and covenants on availed credit facilities, and continuously monitor non-performing facilities.
- Initiate recovery action on deteriorating, watch-listed and non-performing accounts within the sector portfolio.

- Recommend the creation of viable and profitable risk assets to increase business profitability.
- Source and monitor customers' tenured investments and facilities.
- Offer products tailored to the needs of the Agriculture sector and maintain regular contact with client executives.
- Meet and exceed set targets for Revenue/PBT, risk assets, guarantees, deposits, foreign exchange and other targets as advised from time to time.
- Lead, supervise and develop the sector team, ensuring Relationship Managers and Relationship Officers are equipped to meet their individual targets.
- Carry out research on industry and market trends, regulations and emerging products to improve the Bank's customer value proposition and safeguard against unforeseen risks.
- Review, analyse and screen credit applications, and write credit memoranda in line with the Bank's credit policy for recommendation and approval.
- Comply with all Bank policies, procedures and operational guidelines, in particular the Credit Policy and the Human Resources Policy.
- Perform any other duties as assigned by the Head, Corporate Banking.

KEY PERFORMANCE INDICATORS

- Achievement of the approved PBT target for the sector.
- 100% attainment of annual targets (deposits, risk assets, fees and commission, client conversions, dormant account reactivations).
- Functional commercial banking relationships.
- Viable and profitable risk asset book.
- Growth and quality of the portfolio under management.
- Performance of Relationship Managers and Relationship Officers against their individual targets.
- Timely submission of complete and accurate performance reports.

JOB REQUIREMENTS

Education

- First degree in a business-related field or social sciences discipline from a reputable university.
- Higher degrees, MBA or professional certifications are an added advantage.

Experience

- Minimum of five (5) years' relevant experience in a banking environment, including exposure to the Agriculture sector.
- Credit and relationship management experience required.

KEY COMPETENCY REQUIREMENTS	
Knowledge • Banking operations, policies and procedures. • Corporate and Commercial Banking. • Bank products and services. • Business development and acquisition. • Credit and marketing. • Relationship management.	**Skill/Competencies** • Ability to work under pressure with minimal supervision. • Ability to achieve and surpass business targets. • Ability to evaluate customer needs and determine the products or services that best serve them. • Leadership and team development skills. • Interpersonal skills. • IT and computer appreciation. • Communication skills (written and oral). • Selling and marketing skills. • Self-driven, proactive and commercially aware of the business environment. • Attention to detail. • Reasoning and analytical skills.

Job Holder:	**Line Manager:**	**HCM:**
Name:	Name:	Name:
Signature:	Signature:	Signature:
Date:	Date:	Date: