JOB DESCRIPTION

TEAM LEAD — FMCG / MANUFACTURING

Job Title: Team Lead, FMCG / Manufacturing	**Job Reference Indicator:**
Division/Unit: FMCG / Manufacturing	**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 FMCG / Manufacturing sector.

DUTIES AND RESPONSIBILITIES

- Drive client acquisition and manage existing corporate and commercial client relationships within FMCG / Manufacturing, 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 FMCG / Manufacturing, 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 FMCG / Manufacturing 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 FMCG / Manufacturing 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: