



1. JOB TITLE: Relationship Manager; Mining (1 Position(s))

Job Location : Western Zone, Kahama Business Center

Job Purpose:

Responsible for growing the bank's mining portfolio in Western Zone by managing client relationships, selling tailored financial solutions, and providing expert credit analysis to support mining businesses with banking services that match their unique needs. Assisting Business center RMs /Relationship Officers/Branch Managers/DSS in recruiting mining business customers to ensure growth of mining portfolio.

Main Responsibilities:

- Proactively market and sell mining-related financial products including assets, deposits, foreign exchange, cash management, and digital banking solutions.
- Develop and execute growth strategies to increase the bank's exposure to the mining sector across the Western Zone.
- Monitor and grow the mining portfolio by ensuring balanced asset growth with sound risk management and sector-specific due diligence.
- Conduct rigorous financial and operational analysis of mining businesses to understand client operations, considering commodity price volatility, production capacity, environmental and regulatory risks, and infrastructure constraints.
- Prepare and appraise mining sector credit applications submitted by branches and business centers, incorporating financial metrics, technical project insights and recommendations for credit committee approval.
- Serve as the bank's mining segment lead for the Zone, advising internal teams on sector-specific risk appetite, product alignment, and regional market conditions.
- Build and maintain strong relationships with key stakeholders in the mining ecosystem, including licensing authorities, regional mining officers, mining associations and regional business councils.
- Lead internal capacity building initiatives to equip Relationship Officers, Branch/Business Centre Managers, and Credit Analysts with sector knowledge on mining cycles, technicalities, risk considerations and customer engagement approaches.
- Collaborate with product and innovation teams to refine mining-focused solutions.

- Regularly contribute to mining sector market intelligence, including preparation of internal reports, trend analysis, and competitor benchmarking to inform portfolio strategy and sector positioning.
- Manage and review client pipelines, ensuring visibility of opportunities across the zone and a disciplined follow-up of leads generated through visits.
- Ensure full compliance with Bank's policies and procedures in all client engagements and credit processes.
- Deliver superior customer service by anticipating client needs, providing prompt responses, and offering proactive solutions that position the bank as a strategic partner.
- Represent the bank at mining conferences, trade fairs, investment forums etc. to build brand visibility, engage with industry players, and source new business leads.

Knowledge and Skills:

- Strong technical understanding of mining cycles/operations and value chains.
- Familiarity with Tanzanian mining laws, licensing, and regulatory environment
- Conversant with banking products tailored to mining clients (e.g., credit facilities, forex, payment solutions).
- Proven ability to build, grow, and manage client relationships, especially with Commercial clients in the mining sector.
- Excellent communication (English & Swahili), negotiation, problem solving and client engagement skills.
- Conversant with standard computer applications (Excel, Word, and Access).

Qualifications and Experience:

- Bachelor's degree in Banking, Business Administration, Finance, Accounting, Mining Engineering, Geology, or related field
- Master's degree will be an added advantage.
- Minimum 4 years' experience in client management within banking, business development and mining,
- Strong expertise in sales, credit appraisal, financial analysis, and portfolio management.

Job closing date : 30-Oct-2025

2. JOB TITLE: Relationship Manager; Mining (1 Position(s))

Job Location : Highlands Zone, Chunya

Job Purpose:

Responsible for growing the bank's mining portfolio in Highland Zone by managing client relationships, selling tailored financial solutions, and providing expert credit analysis to support mining businesses with banking services that match their unique needs. Assisting Business center RMs /Relationship Officers/Branch Managers/DSS in recruiting mining business customers to ensure growth of mining portfolio.

Main Responsibilities:

- Proactively market and sell mining-related financial products including assets, deposits, foreign exchange, cash management, and digital banking solutions.
- Develop and execute growth strategies to increase the bank's exposure to the mining sector across the Western Zone.
- Monitor and grow the mining portfolio by ensuring balanced asset growth with sound risk management and sector-specific due diligence.
- Conduct rigorous financial and operational analysis of mining businesses to understand client operations, considering commodity price volatility, production capacity, environmental and regulatory risks, and infrastructure constraints.
- Prepare and appraise mining sector credit applications submitted by branches and business centers, incorporating financial metrics, technical project insights and recommendations for credit committee approval.
- Serve as the bank's mining segment lead for the Zone, advising internal teams on sector-specific risk appetite, product alignment, and regional market conditions.
- Build and maintain strong relationships with key stakeholders in the mining ecosystem, including licensing authorities, regional mining officers, mining associations and regional business councils.
- Lead internal capacity building initiatives to equip Relationship Officers, Branch/Business Centre Managers, and Credit Analysts with sector knowledge on mining cycles, technicalities, risk considerations and customer engagement approaches.
- Collaborate with product and innovation teams to refine mining-focused solutions.
- Regularly contribute to mining sector market intelligence, including preparation of internal reports, trend analysis, and competitor benchmarking to inform portfolio strategy and sector positioning.
- Manage and review client pipelines, ensuring visibility of opportunities across the zone and a disciplined follow-up of leads generated through visits.
- Ensure full compliance with Bank's policies and procedures in all client engagements and credit processes.
- Deliver superior customer service by anticipating client needs, providing prompt responses, and offering proactive solutions that position the bank as a strategic partner.
- Represent the bank at mining conferences, trade fairs, investment forums etc. to build brand visibility, engage with industry players, and source new business leads.

Knowledge and Skills:

- Strong technical understanding of mining cycles/operations and value chains.
- Familiarity with Tanzanian mining laws, licensing, and regulatory environment
- Conversant with banking products tailored to mining clients (e.g., credit facilities, forex, payment solutions).
- Proven ability to build, grow, and manage client relationships, especially with Commercial clients in the mining sector.
- Excellent communication (English & Swahili), negotiation, problem solving and client engagement skills.
- Conversant with standard computer applications (Excel, Word, and Access).

Qualifications and Experience:

- Bachelor's degree in Banking, Business Administration, Finance, Accounting, Mining Engineering, Geology, or related field

- Master's degree will be an added advantage.
- Minimum 4 years' experience in client management within banking, business development and mining,
- Strong expertise in sales, credit appraisal, financial analysis, and portfolio management.

Job closing date : 30-Oct-2025

3. JOB TITLE: Relationship Manager; Parastatals (3 Position(s))

Job Purpose:

To manage and grow the Salaried Workers Loan (SWL) portfolio within parastatal institutions by acquiring new schemes, deepening penetration in existing schemes, and ensuring portfolio quality. Oversee, guide, and work closely with Direct Sales Staff (DSS) to execute SWL sales campaigns, ensuring maximum penetration and compliance, while delivering excellent customer and employer experience.

Location - Head Office (2 positions) & Central Zone (1 Position)

Main Responsibilities

- Identify, negotiate, and onboard new parastatal schemes in line with the bank's SWL growth agenda.
- Deepen penetration in existing parastatal schemes through regular engagement with Human Resources, and Payroll officers.
- Conduct structured employer visits, presentations, and financial literacy sessions to promote SWL awareness.
- Build and maintain strong relationships with parastatal decision makers to ensure sustainable partnerships.
- Prepare and implement a scheme penetration plan with measurable milestones for each parastatal.
- Provide leadership, coaching, and daily support to DSS to achieve SWL acquisition and disbursement targets.
- Monitor DSS productivity (applications, disbursements, and conversion rates), taking corrective action where needed.
- Conduct joint field visits with DSS to employers, ensuring product promotion and onboarding are executed effectively.
- Ensure DSS adhere to compliance standards, ethical sales practices, and accuracy in documentation.
- Monitor the SWL loan portfolio across parastatal schemes, ensuring growth with quality and minimal NPLs.

- Follow up with employers on timely payroll deductions, reconciliations, and arrears management.
- Identify and escalate risks related to scheme performance, taking proactive measures to prevent defaults.
- Prepare accurate daily, weekly, and monthly reports covering parastatal performance and DSS output.
- Conduct competitor analysis, capture customer/employer feedback, and recommend improvements for product, process, and market positioning.

Knowledge and Skills

- Microsoft applications (Excel, Vision, Word, Publisher)
- Coaching skills,
- Customer Focus
- Excellent communication and listening skills.
- Confidence and presentation skills.
- Understanding and interest in financial/banking products and markets.
- Ability to explain and handle complex information clearly and simply.
- Good sales and negotiation skills.

Qualifications and Experience

- Bachelor's Degree in business related studies
- A minimum of 4 years' banking experience in Relationship Management and/or Loan Portfolio Management
- Proven track record in driving lending penetration and portfolio growth is desired

Job closing date : 30-Oct-2025

4. JOB TITLE: Relationship Manager; Tourism (1 Position(s))

Job Location : Zanzibar

Job Purpose:

Responsible for growing the bank's Tourism portfolio in Zanzibar by managing client relationships, selling tailored financial solutions, and providing expert credit analysis to support tourism businesses with banking services that match their unique needs. Assisting Business center RMs /Relationship Officers/Branch Managers/DSS in recruiting tourism business customers to ensure growth of Tourism portfolio.

Main Responsibilities:

- Proactively market and sell tourism-related financial products including deposits, loans, foreign exchange, fund transfers, internet banking, and payment & collection solutions.
- Develop and execute strategies to grow tourism assets and deposit books, identifying new opportunities and enhancing existing relationships.

- Lead tourism portfolio development through effective client call programs, targeting both existing and prospective clients in the tourism sector.
- Monitor the performance of the existing tourism portfolio, ensuring strong growth and minimal risk exposure.
- Conduct regular reviews of top-tier tourism commercial clients, gathering market intelligence and providing recommendations for product refinement.
- Prepare and manage budgets and projections for tourism assets and deposit products, including detailed customer pipelines.
- Appraise tourism credit applications submitted by business centers & branches and provide well-informed recommendations for credit decisions.
- Contribute to the development and review of credit policy to ensure alignment with sector-specific best practices and regulatory requirements.
- Serve as the tourism segment lead, working closely with business centers, branch managers, and cross-functional teams to promote awareness and drive results.
- Actively mentor and build capacity of Relationship Managers and Officers to improve credit quality and business development in the tourism space.
- Conduct training and awareness sessions for internal staff, including branch ROs, to ensure proper understanding and selling of tourism products.
- Work with product and marketing teams to review and refine tourism product offerings based on client feedback, competitive landscape, and market trends.
- Contribute to workshops, focus groups, and market intelligence reports aimed at enhancing the bank's value proposition for the tourism sector.
- Ensure high levels of customer satisfaction by providing timely, tailored advice and solutions in line with client expectations.
- Act as a trusted advisor and point of contact for tourism clients, offering end-to-end support and relationship management.

Knowledge and Skills:

- Deep understanding of the tourism and hospitality industry, particularly within Zanzibar and the broader East African market.
- Familiarity with seasonal revenue cycles, investment trends, and operational challenges faced by tourism businesses.
- Conversant with banking products tailored to tourism clients (e.g., credit facilities, forex, payment solutions).
- Proven ability to build, grow, and manage client relationships, especially with SMEs and corporate clients in the tourism sector.
- Excellent communication (English & Swahili), negotiation, problem solving and client engagement skills.
- Conversant with standard computer applications (Excel, Word, and Access).

Qualifications and Experience:

- Bachelor's degree in Tourism Management, Hospitality, Business Administration, Finance, or related field
- Master's degree will be an added advantage.
- Minimum of 4 years' experience in client management within banking, business development and tourism,
- Strong expertise in Sales, credit appraisal, financial analysis, and portfolio management.

Job closing date : 30-Oct-2025

5. JOB TITLE: Relationship Manager; Tourism (2 Position(s))

Job Location : Northern Zone, Ngarenaro

Job Purpose:

Responsible for growing the bank's Tourism portfolio in the Zone by managing client relationships, selling tailored financial solutions, and providing expert credit analysis to support tourism businesses with banking services that match their unique needs. Assisting Business center RMs /Relationship Officers/Branch Managers/DSS in recruiting tourism business customers to ensure growth of Tourism portfolio.

Main Responsibilities:

- Proactively market and sell tourism-related financial products including deposits, loans, foreign exchange, fund transfers, internet banking, and payment & collection solutions.
- Develop and execute strategies to grow tourism assets and deposit books, identifying new opportunities and enhancing existing relationships.
- Lead tourism portfolio development through effective client call programs, targeting both existing and prospective clients in the tourism sector.
- Monitor the performance of the existing tourism portfolio, ensuring strong growth and minimal risk exposure.
- Conduct regular reviews of top-tier tourism commercial clients, gathering market intelligence and providing recommendations for product refinement.
- Prepare and manage budgets and projections for tourism assets and deposit products, including detailed customer pipelines.
- Appraise tourism credit applications submitted by business centers & branches and provide well-informed recommendations for credit decisions.
- Contribute to the development and review of credit policy to ensure alignment with sector-specific best practices and regulatory requirements.
- Serve as the tourism segment lead, working closely with business centers, branch managers, and cross-functional teams to promote awareness and drive results.
- Actively mentor and build capacity of Relationship Managers and Officers to improve credit quality and business development in the tourism space.
- Conduct training and awareness sessions for internal staff, including branch ROs, to ensure proper understanding and selling of tourism products.
- Work with product and marketing teams to review and refine tourism product offerings based on client feedback, competitive landscape, and market trends.
- Contribute to workshops, focus groups, and market intelligence reports aimed at enhancing the bank's value proposition for the tourism sector.
- Ensure high levels of customer satisfaction by providing timely, tailored advice and solutions in line with client expectations.
- Act as a trusted advisor and point of contact for tourism clients, offering end-to-end support and relationship management.

Knowledge and Skills:

- Deep understanding of the tourism and hospitality industry, particularly within Northern Zone and the broader East African market.
- Familiarity with seasonal revenue cycles, investment trends, and operational challenges faced by tourism businesses.
- Conversant with banking products tailored to tourism clients (e.g., credit facilities, forex, payment solutions).
- Proven ability to build, grow, and manage client relationships, especially with SMEs and corporate clients in the tourism sector.
- Excellent communication (English & Swahili), negotiation, problem solving and client engagement skills.
- Conversant with standard computer applications (Excel, Word, and Access).

Qualifications and Experience:

- Bachelor's degree in Tourism Management, Hospitality, Business Administration, Finance, or related field
- Master's degree will be an added advantage.
- Minimum of 4 years' experience in client management within banking, business development and tourism,
- Strong expertise in Sales, credit appraisal, financial analysis, and portfolio management.

Job closing date : 30-Oct-2025

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