



Relationship Manager, Trade Finance

DCB Commercial Bank Plc is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 8 branches, over 700 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are currently seeking qualified candidate to fill the role of **Relationship Manager, Trade Finance**. The successful candidate will be responsible to grow and manage the trade finance business portfolio to ensure set targets of portfolio growth, income and quality are achieved.

Key Responsibilities:

- Driving trade finance business growth by identifying new opportunities, onboarding new-to bank clients, and cross-selling trade and working capital solutions to corporate and commercial customers.
- Managing and growing the trade finance sales pipeline from client identification, deal structuring, credit processing, and facility activation to utilization monitoring.
- Ensuring Portfolio allocated is closely monitored and actions recommended are diligently executed.
- Identifying and pursuing opportunities in major government projects to acquire leads for various trade finance solutions to contractors and suppliers.
- Developing and managing relationships with potential projects and customers for acquisition of new businesses from the market.
- Structuring and support issuance of Letters of Credit (LCs), Bank Guarantees, Documentary Collections, and other trade products aligned with customer needs and bank risk appetite.
- Analysing customer financials, trade cycles, and transaction flows to support credit assessments, structured financing proposals, and risk evaluation.
- Monitor facility utilization, fee income generation, and customer transaction trends while driving revenue growth and minimizing dormant trade lines.
- Ensuring full compliance with AML/KYC requirements, internal credit policies, and regulatory standards across all trade and lending activities.
- Preparing performance, utilization, and portfolio monitoring reports highlighting revenue, risk exposures, and product performance.
- Monitoring early warning signals and emerging risks within trade portfolios to support proactive risk management and credit quality maintenance.

Qualifications and Experience

- Bachelors' degree from a recognized institution
- Minimum of 3 years' experience in trade finance with skills in trade finance solutions structuring, credit analysis, and financial assessment.
- Proven ability to prepare quality credit proposals, manage portfolio risks, and support growth through well-structured trade transactions including LCs, bank guarantees, and documentary collection

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number **DCB/RB/RMTF-03/2026** on the subject of the email. To be considered, **your application MUST be submitted through recruitment@dcb.co.tz** not later than **25th March 2026**. Hard copy applications will not be accepted.