

BRANCH MANAGERS -2 POSITION

ABOUT US:

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products with a vision "to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services". As part of organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

Position:	Branch Manager
Rank:	Principal Banking Operation Officer I
Department:	Retail &SME Banking
Salary Scale	COBSS 9 (at Senior level I)
Reports to:	Chief Manager Branch Network
Location:	Mwanza &Dar es Salaam
Date Advertised	20/04/2026

POSITION OBJECTIVE

We are seeking for Branch Managers to lead and oversee the operations of our Branches. The ideal candidate will be responsible for driving growth, profitability, and customer satisfaction while maintaining operational efficiency.

KEY RESPONSIBILITIES

1. Develop the branch budget and strategy to ensure profitability.
2. Create and pursue sales opportunities to meet targets and exceed customer expectations.
3. Coordinate branch goals with retail officers for annual objectives and sales campaigns.
4. Conduct regular meetings with retail officers, branch staff, and training sessions to ensure branch coordination.
5. Track and evaluate branch objectives to assess progress and performance effectively.
6. Enhance the quality of business relationships with retail clients.
7. Visit customers regularly to maintain loyalty and expand customer base.
8. Offer financial products and services that cater to the unique needs of SMEs, such as business loans, working capital financing, and cash management solutions.
9. Provide expert advice and guidance to SME clients on financial matters, helping them achieve their growth objectives
10. Identify and target Government agencies at the local, regional, and national levels to solicit their banking business.
11. Develop and maintain strong relationships with Government officials, understanding their financial requirements and offering suitable banking solutions.
12. To liaise with the Public and Government officials in the area of operation of the Branch to maintain good public relations and project good image of the bank.
13. Comply with the Policies and standards, Local laws and Regulations, Controls and Procedures of the Bank
14. Identify and mitigate operation and environmental risk inherent in branch service delivery and minimize impact/exposure. Ensure tidiness across the branch premises and clean-desk policy is exercised.

15. Ensure that all branch staff as prescribed in the operating manuals/standard operating procedures (SOPs) adhere to all Operational Procedures.
16. To ensure that the branch is adequately supplied with stationery items and enough cash to meet day-to-day operations. You will also ensure that adequate security is in place with regard to cash and all bank documents/assets.
17. To carry out regular snap checks for cash in tills/strong-rooms, controlled stationery, all suspense accounts and stamp accounts.
18. To compile timely replies to all audit reports and ensure that auditors' recommendations are implemented accordingly.
19. Ensure availability of required stationeries and equipment's.
20. To carry out general administration of the branch.
21. To assess work force and development needs of the branch staff and advice Head office accordingly.
22. Plan and manage staff administration issues for support staff (i.e. local leave, training, Department staff rotation) in consultation with the Chief Manager Branches.
23. Carry out periodic staff evaluations.
24. Perform any other duties as may be assigned to you by Chief Manager Branches or higher authorities.
25. Ensure that the Anti Money Laundering requirements are followed as follows:
 - a) Take all reasonable steps to verify and identify customers, including performing Quality Assurance on accounts opened, and the general KYC issues/CDD
 - b) Retain adequate records of identification, account opening and transactions and ensure timely and properly filling of customer mandates
 - c) Make/assist to effective reporting of suspicious transactions
 - d) Raise awareness of Money Laundering prevention by training all branch staff.

CONTRIBUTES TO

- Customer retention because of high customer service standards
- Business growth as evidenced by attaining budget figures on revenue
- Minimization of operational costs thereby improving overall branch profitability
- Enhanced and robust control at the branch.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Bachelor Degree in Banking, Economics, Commerce, Business Administration, Finance or equivalent qualifications from recognized institutions. Must at least eight (8) years working experience in Banking Industry or Financial Institutions, in which at least three years' experience in managing Bank Branch operations, SME and Credit.

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

- Ability to demonstrate Tanzania Commercial Bank core values:
- Customer Focus, trustworthy, Creativity, Teamwork and Excellence
- Ability to priorities work and to meet deadlines.
- Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor.
- Strong leadership and people management skills.
- Strong skills in managing SME portfolio.
- Prioritize Task.
- Team Player.
- Proven leadership skills (Must have managerial experience in operations. and/or credit.
- Very strong business acumen, with ability to grow business.
- Ability to build effective relationships with all stakeholders
- Self-drive with a results-oriented mindset
- Effective communication and influencing skills, strong analytical skills with high level of attention to details.

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Deadline of the Application is 04TH May, 2026.



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SENIOR MANAGER HUMAN RESOURCE -1 POSITION

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Position:	Senior Manager Human Resources
Rank	Principal Human Resources Officer II
Department:	Human Resources
Salary Scale:	COBSS 8 (at Senior level II)
Reports to:	Chief Manager Talent Management
Location:	Dar es Salaam
Date Advertised	20/04/2026

POSITION OBJECTIVE

The Human Resource Manager is responsible for leading the HR function by developing and executing policies, programs, and strategies that support the organization's goals. This role fosters a positive workplace culture, drives employee engagement, and ensures compliance with all relevant labor regulations. The HR Manager collaborates with senior leadership to align human capital strategy with business objectives.

KEY RESPONSIBILITIES

1. Act as a strategic partner to senior leadership and business units, aligning HR strategies with business goals.
2. Lead and manage talent acquisition, workforce planning, and succession planning initiatives.
3. Drive organizational development and change management programs to enhance employee engagement and business performance.
4. Provide expert HR guidance on complex employee relations issues, conflict resolution, and disciplinary actions.
5. Develop and implement HR policies, procedures, and best practices in compliance with legal requirements.
6. Oversee performance management processes, including goal setting, coaching, and career development.
7. Analyze HR metrics and workforce data to identify trends and recommend actionable insights for continuous improvement.
8. Lead diversity, equity, and inclusion (DEI) initiatives to foster an inclusive workplace culture.

9. Collaborate with learning and development teams to design tailored training and leadership development programs.
10. Manage compensation and benefits strategy in alignment with market standards and company objectives.
11. Mentor and develop HR team members to build a high-performing HR function.
12. Ensure effective communication between HR and other departments to support overall business success

QUALIFICATIONS, SKILLS & EXPERIENCE

Master's degree in Human Resources, Public Administration, Industrial Relations, Human Resource Planning, Human Resource Management, Sociology, Public Administration, Political Science, Commerce or Business Administration majoring in Human Resource Management or equivalent qualifications from recognized institution with working experience of at least thirteen (13) years in related field.

- Strong knowledge of employment law and HR best practices.
- Exceptional interpersonal, negotiation, and conflict resolution skills.
- Ability to handle sensitive situations with tact and discretion.
- Analytical mindset with ability to interpret HR data and metrics.
- Demonstrated leadership capabilities and project management skills.
- Working Conditions:

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

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- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor

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DEADLINE OF THE APPLICATION IS 04TH MAY, 2026.

RE-ADVERTISEMENT-MANAGER CUSTOMER VALUE MANAGEMENT &INSIGHTS -1 POSITION

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Position:	Manager Customer Value Management & Insights I
Rank	Senior Relationship Officer I
Department:	Digital & Innovation
Salary Scale	COBSS 7 (at Officer level I)
Reports to:	Senior Manager –Data Scientist
Location:	Dar es Salaam
Date Advertised:	20/04/2026

POSITION OBJECTIVE

The CVM & Insights Manager will be responsible for driving customer growth, retention, and profitability by leveraging data-driven insights and personalized engagement strategies. The role focuses on developing and executing CVM campaigns, advanced customer segmentation, lifecycle management, and analytics to maximize customer value across all product & Channels

This position sits at the intersection of data science, marketing, and business strategy — ensuring that TCB’s customer engagement is intelligent, targeted, and measurable.

KEY RESPONSIBILITIES

1. Customer Value Management Strategy

- Develop and implement a CVM framework that enhances customer acquisition, cross-sell, upsell, and retention across TCB’s portfolio.
- Translate business objectives into targeted customer campaigns and engagement programs that drive measurable outcomes.
- Manage customer lifecycle strategies, focusing on activation, engagement, dormancy reduction, and loyalty.
- Define customer value KPIs and performance dashboards to monitor campaign effectiveness and portfolio health.

2. Customer Analytics & Insights

- Perform advanced segmentation, cohort analysis, and behavioral modeling to identify opportunities for growth and churn prevention.
- Translate complex data into actionable insights for product, marketing, and business teams.
- Provide data-driven recommendations to improve customer experience, pricing, and product design.
- Conduct deep-dive analyses on campaign performance and customer profitability

3. Campaign Management & Execution

- Design, implement, and track targeted CVM campaigns using customer data from CRM, digital channels, and core banking systems.
- Collaborate with digital marketing and product teams to deliver Omni channel personalized communications (SMS, email, app push, USSD, etc.).
- Measure ROI, conversion rates, and customer lift for each campaign.
- Continuously optimize campaign strategies using A/B testing and predictive analytics.

4. Data Governance & Collaboration

- Work closely with Data Science and Engineering teams to ensure data quality, model accuracy, and effective data integration.
- Support compliance with data protection and privacy standards (BOT, GDPR, etc.).
- Collaborate with Finance, Risk, and Product teams to align CVM initiatives with overall business goals.

5. Leadership & Capacity Building

- Lead a small team of analysts and CVM specialists to deliver insights and campaigns effectively.
- Build analytical capability within the marketing and business teams through training and mentorship.
- Foster a performance-driven, data-first culture in decision-making across TCB.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Bachelor Degree in one of the following fields; Mathematics, Statistics, Data Science, Economics, Business Analytics, computer science and Information Technology or Equivalent qualifications from recognized institutions with at least ten(10) years of experience.

- Deep knowledge of cash management, collections, payments infrastructure, and digital banking technologies.
Proven track record of leading teams and driving revenue growth
- Strategic and commercial mindset

- Strong understanding of financial products and regulatory environment
- Excellent leadership and stakeholder management skills
- Analytical and data-driven decision-making
- Digital and innovation-oriented
- Client-centric with strong communication skills

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CHIEF MANAGER PRIVATE CORPORATE - 1 POSITION

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Position:	Chief Manager-Private Corporate
Department:	Corporate Banking
Salary Scale	COBSS 11 (at Chief level)
Reports to:	Director of Corporate Banking
Location:	Dar es Salaam
Date Advertised	20/04/2026

POSITION OBJECTIVE

He/she will be responsible for driving business growth by acquiring new profitable corporate clients, deepening relationships with existing customers, and maximizing wallet share through the sale of Corporate Banking products and cross-selling of the Bank's full suite of services.

The role encompasses active business development, pipeline management, and relationship management to ensure sustainable revenue growth and high levels of customer satisfaction.

KEY RESPONSIBILITIES

Business Development & Revenue Growth

1. Identify and acquire new corporate customers through effective marketing of the Bank's products and services.
2. Develop, maintain, and actively manage a robust pipeline of prospective clients, including tracking conversion and performance metrics.
3. Grow the Corporate Banking portfolio by on boarding new clients and increasing wallet share within existing relationships.
4. Structure and tailor financial solutions to meet specific client needs and enhance value delivery.
5. Drive deposit mobilization as a core priority to enhance the Bank's funding base and liquidity position.
6. Increase uptake of non-funded facilities (e.g., guarantees, letters of credit, trade finance instruments) to diversify income streams and enhance fee-based revenue.

7. Work in close collaboration with Treasury, Retail and SME Directorates and other departments to identify and execute cross selling and upselling opportunities across customer segments.
8. Leverage synergies between Corporate, SME, and Retail Banking to deliver holistic financial solutions and maximize overall customer value.
9. Facilitate joint client engagements and referrals to enhance product penetration and deepen relationships across the Bank

Relationship Management

1. Build, develop, and maintain strong corporate client relationships to ensure long-term retention and satisfaction.
2. Ensure timely resolution of client issues and proactively manage customer expectations.
3. Monitor service delivery standards and ensure consistent, high-quality customer experience.

Portfolio Management

1. Monitor and manage the performance of the existing client portfolio to ensure growth, profitability, and quality.
2. Identify opportunities within the portfolio for upselling, restructuring, or risk mitigation.

Leadership & Team Support

1. Provide leadership and guidance to Relationship Managers and relevant teams to enhance performance and service delivery.
2. Foster strong teamwork through coaching, mentorship, and team-building initiatives.
3. Promote market intelligence gathering and sharing to support strategic decision-making.

Stakeholder & Internal Collaboration

1. Work closely with Credit, Branch Managers, Unit Heads, and Corporate Banking leadership to ensure high-quality credit proposals in line with Bank policies.
2. Provide structured feedback to management on client needs, market trends, and product performance.
3. Support internal teams in structuring and delivering appropriate financial solutions to clients.

Risk & Compliance

1. Ensure full compliance with internal policies, procedures, and regulatory requirements.
2. Minimize exposure to risks related to KYC, AML, and portfolio management.
3. Maintain high standards of governance, operational efficiency, and cost control.

Personal Effectiveness

1. Demonstrate strong interpersonal and professional competence in managing client relationships and internal stakeholders.
2. Uphold consistency in applying processes, tools, and policies to achieve optimal performance and compliance.

QUALIFICATIONS, SKILLS & EXPERIENCE

Master's Degree qualifications in fields of Business Administration, Finance, Banking, Accounting, Commerce, Economics, entrepreneurship, Business Administration majoring in Accountancy or finance related discipline from a recognized University/Institution.

A minimum of Eight (8) years working experience in Banking Industry or Financial Institutions Strong strategic thinking and analytical skills, with the ability to translate insights into actionable plans.

- Excellent communication and interpersonal skills, with the ability to inspire and motivate teams.
- Deep understanding of banking regulations, compliance requirements, and risk management principles.
- Experience in driving digital transformation initiatives and leveraging technology to drive business results.

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

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RE-ADVERTISEMENT-SENIOR MANAGER PRODUCT -1 POSITION

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Position:	Senior Manager Product
Rank	Principal Relationship Officer I
Department:	Retail & SME Banking
Salary Scale	COBSS 9 (at Principal level I)
Reports to:	Director Of Retail and SME Banking
Location:	Dar es Salaam
DATE ADVERTISED:	20/04/2026

POSITION OBJECTIVE

- The position holder will be responsible for designing and driving implementation of well-structured bundles of products and services tailored to different customer segments (Customer Value Proposition) to drive the bank's revenue and healthy balance sheet growth.
- Test a product life cycle, of both assets and liability products from inception and development through pricing, launch, and post-implementation review while optimizing existing experiences to drive KPIs and employ a user-centered methodology to bring excellent product experiences to market.
- Responsible for defining the product roadmap, gathering user feedback, prioritizing features, and working with cross-functional teams to deliver value.

KEY RESPONSIBILITIES

- 1) Monitor and track performance of existing products and services to ensure value is continuously generated as expected.
- 2) Identify opportunities and execute automation and digitization initiatives on Retail Products, Processes and Services to optimize overall Retail Business by increasing revenues, lowering costs and improving efficiency.
- 3) Prepare Weekly and Monthly MIS reports for business teams, monthly management meeting and board.
- 4) Define compelling value propositions within the Retail Banking space by understanding the target customer's needs, pains and desired gains.

- 5) Define the product and solution roadmap in collaboration with the relevant stakeholders.
- 6) Execute the product development lifecycle for digital finance products and services aimed at achieving the retail digital business strategy and feature roadmap.
- 7) Lead the development of monetization initiatives for digital solutions working with cross-functional teams to achieve increase in digital product uptake, channel usage, and drive growth to meet utilization targets and ROE.
- 8) Track product performance, advantage on data and customer insights to identify product growth opportunities.
- 9) Participate in project meetings, validating prototypes with partners, vendors, testing development, coordinating relevant cross-functional approvals and overseeing pilots and launch.
- 10) Achieve targeted customer experience Product metrics for both internal and external customers.
- 11) Review and use voluminous customer data to identify customer behaviors and patterns that would inform new product features and user experience enhancements.
- 12) Work closely with internal teams and contracted external partners to drive client centric, digital focused initiatives to increase adoption of retail digital finance products, client engagement, and NPS and retention rate within the target customer segments.
- 13) Develop, continuously improve and implement product processes and standards that ensure a consistent superior product proposition to customers.
- 14) To develop business initiatives and campaigns to promote product performance.

QUALIFICATIONS, SKILLS & EXPERIENCE

- Holder of Master's Degree in one of the following fields; Banking, Economics, Commerce or Business Administration, Accountancy or Finance, Entrepreneurship or Equivalent qualifications from recognized institutions with working experience of at least sixteen (16) year's working experience in mortgage finance or retail lending.
- Experience working with technology driven financial products and solutions.
- Experience working in cross-functionally project teams.
- Ability to communicate effectively with both technology and business teams.
- Knowledge of product management methods and processes and a good understanding of emerging technology and big data platforms
- Self-motivated enterprising person who continually works at improving own performance, skills, and competencies.

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