



1. JOB TITLE: RELATIONSHIP MANAGER SME - ZONAL OFFICE, WESTERN

Department: DEPARTMENT OF RETAIL BANKING

Location: Tanzania Head Office

Number of openings: 1

Job Purpose

To drive the growth and profitability of the SME portfolio by acquiring new SME customers through account opening, growing a high-quality asset book, and mobilizing deposits within the assigned zone.

Principle Responsibilities

- Engage potential SME customers on daily basis with intention of Identify and negotiate business opportunities in order to recruit customers in line with business targets.
- Track sale leads and pipelines to ensure maturity.
- Explore opportunities in the zone and devising strategies for benefits realization.
- Facilitate processing of SME application as per committed TAT.
- Assist branches to develop and monitor strategic plans i.e target market, sectors and expectations based on local market survey and customer feedback
- Communicate and review Branch portfolio performance at branch and devise remedial measures for any deviation from the target.

- Drive cross-selling of the bank's full range of products and services to SME customers, with a strong focus on payment solutions such as Lipa Namba, POS, and Internet Banking.
- Actively track and engage borrowing customers with sales routing compliance below 85% to improve account utilization and deepen relationships.
- Support branches in deposit mobilization by soliciting SME deposits and initiating effective strategies to achieve the Bank's deposit targets.
- Responsible for building and maintaining strong, long-term relationships with both existing and prospective customers, in alignment with the Bank's strategic objectives.
- Develop and maintain business relationships with existing and potential customers on behalf of the Bank, acting as the key contact person for SME customers.
- Initiate and conduct regular customer engagements to enhance retention, satisfaction, and long-term loyalty.
- Overall monitoring of the SME portfolio quality in line with approved monitoring guidelines to ensure attainment of set performance parameters.
- Track delinquent collections to contain and control PAR and NPL migration.
- Share collection performance updates with the respective Coverage Manager on a weekly and monthly basis.
- Prepare and submit periodic zonal portfolio and performance reports as required by management.

Qualifications Required

- An advanced diploma/degree in Business, Accountancy, and Economy, Finance or any other related field.
- Five years' experience in SME lending.
- Comprehensive knowledge of SME lending and end-to-end SME loan cycle management.

- Adequate experience in credit underwriting and credit risk assessment.
- Excellent sales, interpersonal, and networking skills, with the ability to communicate and interact effectively with diverse external stakeholders.
- Strong ability to organize and conduct effective stakeholder engagement activities.
- A detailed understanding of banking industry regulation requirements.
- Strong persuasion and negotiation skills, complemented by excellent presentation and training capabilities.
- Ability to keep abreast of industry changes in SME environments.

Deadline: 2026-05-21

Employment Terms: PERMANENT

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**2. JOB TITLE: SPECIALIST CORPORATE CREDIT UNDERWRITING
- MINING ENERGY AND PROJECT FINANCE**

Department: DEPARTMENT OF CREDIT

Location: Tanzania Head Office

Number of openings: 1

Job Purpose

To support the Bank in underwriting complex transactions in mining, energy, and project finance, by providing strong financial analysis, clear risk assessment, and practical structuring input.

The role focuses on ensuring that large and capital-intensive transactions are well understood, properly structured, and aligned with the Bank's risk appetite.

Principle Responsibilities

- Review and analyze audited financial statements, management accounts, and cash flow projections.
- Assess repayment capacity using DSCR, LLCR, and cash flow coverage ratios, and identify key financial risks and pressure points.
- Evaluate projects across mining (upstream and processing), energy (power generation, renewables, oil and gas), and infrastructure and industrial sectors.
- Review key project documents, including feasibility studies, technical and reserve reports, power purchase or offtake agreements, and EPC and O&M contracts.
- Build and review detailed project finance financial models.
- Test model assumptions and key drivers such as commodity prices, production volumes, operating costs, and construction timelines.
- Perform sensitivity analysis and downside scenario assessments.
- Identify key risks including construction and completion risk, commodity price risk, operational risk, counterparty risk, and regulatory and environmental risks.
- Recommend practical risk mitigants such as security structures, covenants, insurance, and guarantees.
- Support the structuring of project finance facilities, term loans, structured lending solutions, and syndicated or club deals.
- Recommend appropriate tenors, repayment profiles, covenant packages, and security arrangements.
- Prepare clear and well-structured credit appraisal reports, risk assessment summaries, and approval papers for credit committees.
- Review credit applications from business units and provide recommendations to ensure compliance with credit policies and procedures.
- Conduct borrower site visits on a case-by-case basis to assess business viability and inspect borrower securities, depending on the nature of the credit application or project.

Qualifications Required

- University Graduate in Mining Oil and Gas, Commerce, banking, economics, accountancy, agribusiness, engineering, land management and valuation, property finance or relevant qualifications from recognized academic institutions.
- Milpark School of Business/Certified Professional Banker (CPB) at TIOB.
- Master's degree & CPA will be added advantage.
- Demonstrate strong proficiency in Microsoft Office applications, particularly Word and Excel, with effective writing and presentation skills in both English and Swahili.
- Apply solid credit skills supported by basic accounting techniques, including ratio analysis, statistics, and financial statement analysis.
- Exhibit strong analytical, problem-solving, decision-making, and financial management capabilities.
- Maintain good knowledge of market competitive structures, industry practices, and business banking regulations, with at least two years of relevant local experience.
- Show excellent interpersonal, teamwork, and customer service skills, combined with high motivation, focus, and a goal-oriented mindset.

Deadline: 2026-05-21

Employment Terms: PERMANENT

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