



JOB TITLE: RELATIONSHIP OFFICER – SME (4 POSTS)

Job Summary:

- The Relationship Officer – SME – reports to the Branch Manager and is responsible for Loan Book growth while managing and nurturing key client relationships and ensuring the effective and compliant delivery of credit products and services within the bank.
- This role involves assessing, structuring, and monitoring credit facilities, working closely with clients to understand their financial needs, and ensuring that all credit processes align with the bank's risk and compliance guidelines.

Key responsibilities:

- Frequent visit to all borrowers for monitoring and recovery
- Scrutinize loan applications regarding the eligibility of applicants.
- Visit the premises and the business of the clients to collect all necessary information needed for loan assessment and analysis
- Ensure compliance and procedures before and after disbursement as per bank policies.
- Provide Daily, Weekly and Monthly Loan reports and portfolio analysis
- To perform any other activities that may rise from time to time
- To work closely with Branch Manager and other bank departments for business expansion

Qualifications:

Education: A holder of bachelor's degree in business related Degree with at least 3 years work experience in Credit Administration Function. Master's degree or certification will be an added advantage.

Experience: Minimum of 5 years of experience in relationship management or credit analysis in the banking or financial services sector, with a proven track record of managing credit portfolios and handling complex credit transactions.

Skills:

- Strong knowledge of credit products, risk assessment, and financial analysis techniques.
- Excellent relationship management, communication, and negotiation skills.
- Proficient in using financial modeling tools, credit management software, and Microsoft Office Suite (Excel, Word, PowerPoint)

- In-depth understanding of banking regulations, credit risk management, and compliance standards.

REMUNERATION:

This position attracts competitive salary and benefits commensurate to qualifications and experience offered to successful candidates.

Mode of Application:

Applications addressed to the Managing Director enclosing updated curriculum vitae, full contacts (address and telephone numbers) and should be sent on or before **17th July 2025** at or before 17.00 hours through E-mail: hr@maendeleobank.co.tz; Subject of the e-mail SHOULD be title of the position applied for. No scan copies of certificates are required at this point.

'Maendeleo Bank Plc is an equal opportunity Employer'