



# Job Description

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<b>Job Title</b> Manager, Pragmatic loans	<b>Job Location</b> Dar es Salaam	<b>Category</b> -
<b>Job Type</b> Full Time	<b>Job level</b> Manager	<b>Industry</b> Banking

**Open to Expatriates**  
Only Open to Tanzanian Nationals

## Minimum Requirements

<b>Min Budget</b> -	<b>Max Budget</b> -	<b>Primary Industry</b> Banking: 2 Years
<b>Secondary Industry</b> -	<b>Primary Category</b> -	<b>Secondary Category</b> -
<b>Certificate</b> -	<b>Qualification</b> -	

## Summary

- To manage pragmatic loan portfolio to ensure the company achieved desired portfolio growth, product revenue and portfolio quality.
- Ensures consistent, profitable growth in sales revenues for pragmatic loans through positive planning, deployment, and management of sales personnel.
- Identifies objectives, strategies and action plans to improve short- and long-term sales and earnings of the portfolio.

## Responsibilities

- Collaborates with Head-SCM in establishing and recommending the most realistic sales goals for the pragmatic products.
- Loan officers are assigned geographic sales area or product line to maximize sales revenues and meet the business objectives.
- Manages sales targets for the pragmatic products
- Manages personnel and develops sales and sales support staff for the product.
- Reviews progress of pragmatic portfolio.
- Accurately forecasts annual, quarterly and monthly revenue streams for the portfolio.
- Develops specific plans to ensure revenue growth in all pragmatic products.
- Coordinates proper company resources to ensure efficient and stable sales results for pragmatic lending.
- Collaborates with Head-SCM to develop sales strategies to improve market share in all product lines of pragmatic loans.
- Ensure proper management of the pragmatic loan portfolio to avoid PAR and NPL above agreed thresholds.
- Educates sales team by establishing programs/seminars in the areas of pragmatic lending and formulates business club to educate clients of our products.
- Collaborates with Marketing Team to establish and control budgets for sales promotion for pragmatic lending.
- Reviews and manage performance of pragmatic lending portfolio such as MSE loans, affordable houses loan, car clearance loans, Group lending etc.

## Education & Qualifications

- University Graduate from a recognized and well established University.

## Requirements

- A minimum of 4 to 6 years in management experienced in sales and business development

- Good knowledge of MSE, Housing, Group Lending products
- Ability to plan - 3 -5 years planning in terms of vision, mission and mandate
- Ability to identify risks and proactively work on mitigating the risks
- Work closely with internal and external stakeholders

## Characteristics

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- Problem-solving and analytical skills to interpret sales performance and market trend information.
- Ability to plan work flow to maximize efficiency
- Ability to work as a team player
- Job holder should seek to develop strong relationships with those performing a similar role at peer group businesses/financial institution and to join any appropriate industry forums that will enhance job performance and understanding.

## Reporting To

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Head of Sales, Channels and Marketing

## Driving Licence

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Not Required

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