



Job Description

9th Floor Tanzanite Park, Victoria, Dar es Salaam, Tanzania | +255 758 778 886 | info@empower.co.tz

Job Title SME Relationship Officer	Job Location Dar es Salaam	Category -
Job Type Full Time	Job level Intermediate	Industry Banking
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 2 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

On behalf of our Client we are looking for a SME Relationship Officer. For more details please view the job description.

Responsibilities

- Conduct planned direct promotion/marketing activities for products and services offered by the bank
- Screen clients/applicants in regards to eligibility requirements for SME Loans
- Analysis the required client/applicant documentation and/or information accurately and in the correct format
- Present and justify credit proposals to the Credit Committee to gain approval
- Manage the SME loan disbursement process
- Portfolio Monitoring, to include: Repayment dates are monitored and adhered to, Action on late repayments follow standard recovery procedures
- Comply with all banks related policies, procedures, processes, guidelines and regulations
- Take responsibility for accessing and being aware of information, policy changes, regulation changes via email, morning meetings and/or bank memos via the Branch Notice Board
- Report to SME Team Leader on daily portfolio development to include but not limited to: Overdue loans, Client applications, Analysis process, Credit proposals, Individual loans and portfolio size
- Ensure an effective working relationship with all inter-department functions
- At all times ensure the needs of the clients are being addressed in a timely, professional and respectful manner

Education & Qualifications

- Degree or Diploma in any discipline preferred in Finance/Accounting.

Requirements

- Minimum of one year experience in credit lending with Banks or Microfinance institutions. Preferably as a Microfinance Loan Officer or SME Loan Officer.
- Computer Literacy
- Financial Literacy
- Data Analysis
- Credit Skills
- Marketing & Sales Skills
- Problem Solving & Decision Making

- Customer Service
- Professional Integrity

Driving Licence

Not Required

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