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JOB VACANCY -2 POSITIONS

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:	Senior Officer II - Agribusiness
Department:	Retail and SME Banking
Reports to:	Principal Officer II - Agribusiness
Location:	Dar es Salaam

POSITION OBJECTIVE

To grow and maintain the Asset portfolio for Agri-Smallholder Farmers, mobilize Agri-retail deposits related to smallholder farmers through retention and new Agri-smallholder's agribusiness acquisition and also collaborate with other departments, and branches to facilitate customer engagement platforms and events with key stakeholders.

Driving Agri-smallholder Assets, income and liability growth, sales activities, through networking and promoting agri-smallholder activities with Relationship branch teams.

KEY RESPONSIBILITIES

1. Take a leading role in driving Agri-smallholder Assets, Income and liability growth, sales activities, through networking and promoting agri-smallholder activities with Relationship Managers/officers and branch teams.

2. Assessing smallholder agribusiness credit applications from branches and recommend for further analytical and approving authorities.
3. Put forward proposals for smallholder Agribusiness development and ensure booking of quality Agribusiness loans.
4. Manage performance of the smallholder farmers Agri portfolio by ensuring that PAR & NPL ratio are reduced and fall within the acceptable risk levels.
5. Monitor smallholder agriculture loan performance to ensure that loan quality adheres to TCB guidelines.
6. Provide high level customer service support and cross selling efforts of TCB Bank products.
7. Work with agribusiness team in all aspects of the development of Agri-smallholder portfolio.
8. In collaboration with Product development team, periodically review and advise the bank on existing and new smallholder products, pricing and ensure the bank prices have a competitive advantage in the market.
9. Update on the Agri-SME development and business potential to grow assets and liabilities portfolio.
10. Prepare periodical and ad hoc reports for Agri SMEs business portfolio as may be required by external and internal stakeholders.
11. Attend any other duties as may be assigned by the Supervisor.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Bachelor Degree in Banking, Economics, Commerce, Business Administration, Finance, agricultural science & farming systems or equivalent qualifications from recognized institutions. Must at least four (4) years working experience in Banking Industry or Financial Institutions, in which at least two years' experience in agribusiness

- counterparties dynamics and related laws in Tanzania.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of agribusiness market and general business environments in the agriculture value chains.
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship and sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent communication skills, numerical, analytical, report writing and presentation skills.
- Conversant with standard computer applications (MS Excel, Word, Power Point and Access)

- Sound understanding of smallholder farmer's business environments and related Banking products and services in the chains, such as crops, livestock, fishing and forestry).

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.

The position will attract competitive salary packages and benefits.

Applicants are invited to submit their resume via the following link: -

<https://www.tcbbank.co.tz/careers> applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures.

Tanzania Commercial Bank has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment and physical capability assessment.

Deadline of the Application is 7th November, 2024.