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MAENDELEO BANK PLC

Commenced operations in September 2013 as a Regional Bank with its Headquarters at Luther House, Sokoine Drive – Dar es Salaam.

The bank has four branches with over 1,000 agents across the country.

+ It is the first bank in Tanzania to be registered in Dar es Salaam Stock Exchange (DSE) from its inception through Enterprise Growth Market (EGM) window.

In its efforts to expand and strengthen its operations, the Bank wishes to recruit self motivated, result oriented and suitably qualified candidate to fill the following positions: +

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1. SECRETARY TO THE MANAGING DIRECTOR (MD) -(1 POSITION)

Job Summary:

Reporting to the MD, the Role Holder is Key to enabling the MD to concentrate on strategic aspects. S/He will be required to be flexible-exceptionally organized with personal approach, possess a positive and outstanding problem solving attitude.

The Secretary primarily will be acting as a trusted point of contact for the MD's office for all external parties and internal staff and dealing appropriate with correspondence, managing MD's meeting appointments, calls and visitors etc.

Also S/He will be responsible for administrative issues pertaining to the MD's office.

Key Accountabilities:

1. Management of communication: Manage correspondence to and from the MD's office including screening phone calls, emails, enquiries and requests and handling them appropriately.
2. Drafting of correspondence and reply to some enquiries on behalf of the MD
3. Professional Diary management including planning, organizing and preparing papers for the MD, co-ordination of travel, visas, hotel booking and meeting whilst maintaining awareness of the key deadlines.
4. Ensure the MD's office is accessible to all and perceived as operating effectively and efficiently including liaising with stakeholders (clients, suppliers and staff on business issues).
5. Supporting the MD in completing tasks as required which include; preparations of reports, proposals, presentations, budget, and related activities in servicing and developing relationship with stakeholders and partners.

6. Coordination and support of Board and Excom meetings by sending invites, booking, collecting agendas, tracking actions etc.
7. Ensure Board Meeting documents and other documents under MD's office are under safe custody.
8. Perform any other duties as may be assigned by Superior with view of bank's Code of Conduct.

Minimum Qualifications required:

Holder of University Degree in Business subjects, Human Resources Management, Law or other Social Science.

Experienced practitioner with excellent communication skills, good organizing skills, IT Literacy and self-starter who is comfortable working without close supervision is desired. Someone attended Secretarial Courses will be an added advantage.

2. RELATIONSHIP OFFICER - SME (6 POSITIONS)

Job Summary:

The Relationship Officer SME will be responsible for selling of bank products, recruiting customers, processing loans applications and managing loan portfolio while maintaining the good and quality customer service.

Key Accountabilities:

1. To ensure high quality standards of the banks' lending businesses is always attained.
2. Continuously promote the range of products offered by the Bank, especially the loan products through direct marketing (e.g. information session, direct contact to potential clients).
3. Present and discuss the credit proposals with the Supervisor.
4. Follow up on overdue loans and ensure recovery is done within the prescribed period.
5. Prepare credit proposals of loan applications for necessary approval processes.
6. Ensure that the collateral is formalized if necessary in cooperation with Legal unit and Credit Administrator.
7. To carry out any other related duties as may be assigned by the Supervisor.

Minimum Qualifications required:

Holder of Business related Degree with at least 3 years experience in the field. Experience in Bankers Ream as a Core Banking System and knowledge of Bank products will be an added advantage.

3. BANK OFFICER (4 POSITIONS).

Job Summary:

The Bank officer will be responsible for ensuring all day-to-day activities in the back office.

Key Accountabilities:

1. Posting of all payments including salary processing
2. Reconciliations of general ledgers account
3. To open new customer accounts by following the laid down account opening procedures.
4. To scrutinize customer cheques, and other customer instruments presented for payment in order to ascertain their accuracy and authenticity before payment authorization/processing for clearing.
5. To receive and send messages for transfer of funds.
6. Handle customer's inquiries and complaint resolution.
7. To file promptly various documents for future reference.
8. To post vouchers and other transactions in the correct accounts with the correct amounts.
9. To carry out any other related duties as may be assigned by the Supervisor.

Minimum Qualifications and Experience Required:

Holder of Business related Degree with at least 1 year experience in the field. Experience in Bankers Ream as a Core Banking System and knowledge of Bank products will be an added advantage.

4. CREDIT ANALYST (2 POSITIONS)

Job Summary:

Ensure high quality and quantity standards of the Bank's lending business while build up and maintain a high quality bank's loan portfolio; and Actively participation in all relevant training measures and workshops organized and offered by the bank.

Key Accountabilities:

1. Receive and evaluate credit proposals from various MB Branches as per approved MB Credit Policy and Procedures.
2. Review submitted customer credit proposals to ensure that borrowers comply with established/approved credit risk policy and procedures.
3. Ensure that all handled credit proposals meet overall policy guidelines and BoT regulations. The credit proposals should clearly indicate on how identified credit risks are mitigated.
4. Receiving credit proposals from originating branch and recommends to the Management Credit Committee (MCC) for review and approvals/recommendation to Board Credit Committee (BCC) approval.
5. Participate in Management Credit Committee (MCC) meetings (where required) and will be assigned other duties and responsibilities as may be required to meet the goals and objectives of Maendeleo Bank Plc.
6. Taking down minutes of Management Credit Committee (MCC) and making follow-up on some deliberations.
7. Ensure generation of adequate reports for analysis of credit proposals/portfolio including but not limited to Loan in Pipelines, Pending proposals, Approved loans and credit files movement register.

8. Ensure that Credit Files of the approved loans are properly dispatched respective branch for preparation and signing of Loan Documents.
9. Review and recommend credit concentration limits for individual, counterpart and the bank on and off balance sheet where non-complied.
10. Ensure assessment of the credit proposal is adequate and analyse various identified credit risks faced.
11. To carry out any other related duties as may be assigned by the Supervisor.

Minimum Qualifications required:

Holder of Bachelor Degree, preferably in Business studies, Law, Economics and/or finance with at least 1 year experience in the field. Experience in Bankers Ream as a Core Banking System and knowledge of Bank products will be an added advantage

5. CREDIT MONITORING (1 POSITION)

Job Summary:

Ensure high quality and quantity standards of the Bank's lending business while monitoring and maintain a high quality bank's loan portfolio; and Actively participation in all relevant training measures and workshops organized and offered by the bank.

Key Accountabilities:

1. Ensure all loan product features are on place and well understood among all relationship officers and its respective related business units.
2. Ensure that loan/credit cycle is well understood to all Relationship Officers.
3. Ensure all received loan applications at branch are recorded in the stipulated register with customer contacts and address.
4. Ensure Branch Credit Committee are conducted at least three times in a week in the presence of at least three (3) relationship officers and chaired by Branch Manager or Branch Operation Manager.
5. Ensure that all loans applications files passes through Branch credit Committee (BCC) with availability of BCC Minutes, Matters arising and/or recorded in the stipulated registry before sent Head Office for Management Credit Committee (MCC).
6. Ensure Management Credit Committee (MCC) is conducted at least once in a week and MCC minutes and Matters arising is available
7. To ensure that all approved loans are disbursed within a specified period of time based on Service Level Agreements (SLA).
8. To ensure that system are effectively and effectively operates and no system challenges.
9. To ensure that daily batch –proofing reports of disbursement is available at branch level under Branch Manager (BM) or Assistance Branch Manager

10. Post –disbursement visitation should be conducted to potential customers (Exposure TZS 50Mn) to monitor fund utilization and advises customers accordingly on improving his/her respective bank account by ensuring MB turned to be his/her principle banker

6. RELATIONSHIP OFFICER – MICRO (5 POSITIONS)

Job Summary:

The Relationship Officer - Micro will be responsible for selling of bank products, recruiting customers, processing loans applications and managing loan portfolio while maintaining the good and quality customer service.

Key Accountabilities:

1. To ensure high quality standards of the banks' lending businesses is always attained.
2. Continuously promote the range of products offered by the Bank, especially the loan products through direct marketing (e.g. information session, direct contact to potential clients).
3. Present and discuss the credit proposals with the Supervisor Relationship Management.
4. Follow up on overdue loans and ensure recovery is done within the prescribed period.
5. Prepare credit proposals of loan applications for necessary approval processes.
6. Ensure that the collateral is formalized if necessary in cooperation with Legal unit and Credit Administrator.
7. To carry out any other related duties as may be assigned by the Supervisor.

Minimum Qualifications and Experience Required:

Holder of Business related Degree with at least 1 year experience in the field. Experience in Bankers Ream as a Core Banking System and knowledge of Bank products will be an added advantage.

7. RELATIONSHIP OFFICER - BANCASSURANCE (1 POSITION)

Job Summary:

The Incumbent shall be responsible for driving growth of business by growing sales of insurance products, and providing day to day support of insurance services across Maendeleo Bank Bancassurance Agency, liaising with staff, customers and insurers to ensure effective communication and the efficient Customer services hence collecting the targeted commissions' income to the Bank.

Key Accountabilities:

1. Responsible in making sure conducting Insurance marketing and recruiting more insurance customers.
2. Responsible in making sure all premium are deposited in Insurers Accounts i.e Cash and IPF
3. Responsible in making sure all proposal forms, cover notes, I.P.F forms, claims forms and deposit slip are properly filled.
4. Responsible in collecting all necessary claims documents and send to Insurer after claims reporting
5. Responsible in managing and controlling Customer complains register and follow ups on claims resolutions with respective customers and departments
6. Responsible in Making sure all policies are booked in the i.e TIRA MIS and Smart Policy
7. Responsible in following up all renewals are followed up and notified before renewal time.
8. Responsible that all loan book has credit life and all Collaterals are Insured
9. Support all other duties assigned by supervisor

Minimum Qualifications required:

Holder of Insurance or Business related Degree with at least 1 year experience in the field. Experience in Bankers Ream as a Core Banking System and knowledge of Bank products will be an added advantage.

8. DIGITAL INNOVATION SPECIALIST (1 POSITION)

Job Summary:

The Incumbent shall be responsible for the development, implementation, marketing and management of digital banking products and services including consumer online banking (Internet), mobile banking, Management of social Media & Website updating. The Digital Innovation specialist - Digital Channels (Business) will supervise officers in the Banking Channels Unit.

Key Accountabilities:

1. Development, implementation, marketing and management of digital banking products and services, including consumer online banking (internet), mobile banking & Management of social media platforms.
2. Participating in new product rollouts, testing, documentation, and operational improvement projects and complying with Change Management process for channels banking systems.
3. Defines the digital architecture of the Bank while balancing digital assets and computing services with financial and marketing needs. Seamless integration of digital and information technology assets from the customer, through product and service design, through financial statement and management reporting is a primary concern.
4. Provides enterprise-wide direction on the use of emerging digitization technologies for banking operations.
5. Identifying and assessing opportunities to increase customer adoption, drive greater market share be accountable for profitability while ensuring conformance with applicable regulations and Bank Policies.
6. Executing digital product management including assessments of targeted consumer and business needs and related adequacy of product lineup, competitive and industry analysis, and vendor/partner management.

7. Reporting revenue and profitability from digital and virtual means for reporting purposes
8. Supervising all digital banking feasibility studies, vendor selections, implementations and ongoing management.
9. Ensures that digital banking strategy is in alignment with the BoT requirements
10. Providing innovative and engaging digital products and service solutions.
11. Providing problem solving resources in situations of escalation.
12. Managing budgeting process, policies and procedures for the digital channels.
13. Develops proposal for the annual digital marketing plan in conjunction with Marketing.
14. Performs any other duties as may be assigned by the Superior.

Minimum Qualifications required:

Holder of Information Technology/Business related Degree with at least 1 year experience in Digital innovations. Knowledge of both Regulatory requirements and Bank products will be an added advantage.

REMUNERATION:

All positions carry a Competitive salary and packages commensurate to qualifications and experience are offered to successful candidates.

MODE OF APPLICATION:

Applications addressed to the Managing Director enclosing detailed curriculum vitae, full contacts (*address and telephone numbers*) and three referees should be sent latest by 10 January 2023 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.



APPLY NOW



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