

**VACANCY ADVERT**

**POSITION: Consumer Financing Officers**

**LOCATION: Dar es Salaam**

**DUTIES AND RESPONSIBILITIES:**

- Promoting and rationalizing consumer financing products and create product awareness to branch team.
- Promoting and selling various liability products offered by the bank, aiming to attract low-cost deposits from diverse customer segments and sourcing for salary account.
- Advising customers on available bank products and services based on understanding of customers' financial needs and recommends appropriate solutions.
- Conducting planned direct promotion/marketing activities for products and services offered by the bank and cross-sells secured asset offered by the bank where relevant.
- Expanding the customer base by upselling and cross-selling to new and existing clients
- Recruitment of employees from both government and private sectors for consumer, Elimu and pensioners financing.
- Presenting the company and its operations to stakeholders such as Institutions, Companies, firms etc.
- Driving activation and penetration of all signed up MoU's/Scheme at Branch and insuring its maximum utilization.
- Maximizing sales referral opportunities by working close with customer service officers, relationship officers/managers and Branch Managers.
- Managing and monitoring end to end process of on boarding and growing the consumer proposition whilst observing NPL ratio as set by the bank.
- Writing and submitting to the bank Manager daily activity report and calls/follow-ups made.
- Ensure facility application documents are properly filled and all requirements/attachments are presented.
- Collecting and Reviewing of all facility documents for compliance prior to submission to BMFC/Financing administrator.
- Ensuring that all required collateral documents have been obtained and safely kept before disbursement of funds depends on the financing approval limit.
- To ensure all conditions precedent are adhered to before disbursement.
- Support to Financing Administrator to ensure timely and accurate delivery of approved facilities and Management of inventories.
- Provide relevant and accordance weekly, monthly, quarterly updates about your branch' performance and arrears/book quality to the Manager consumer Financing.
- Ensure adherence and compliance with all relevant processes, policies, and procedures.
- Ensure maximum level of customer service satisfaction and observing SLA.
- Close follow up on arrears according to respective consumer recovery procedures.



- Overseeing the relationship with customers resolving customer complaints quickly and efficiently.
- Any other duty as may be assigned by supervisor.

**KEY COMPETENCY REQUIREMENTS:**

- Strongly numerate with an exposure to Islamic Financing and Investment.
- Excellent interpersonal and communication skills.
- Superior product knowledge.
- Customer oriented mindset.
- Experience in sales.
- Results driven self-motivated personal.
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**QUALIFICATIONS AND EXPERIENCE REQUIRED:**

- Bachelor's degree in business administration or field related to the industry.
- 3 years of experience in sales, customer service in Retail Financing.
- Knowledge of the banking industry, banking product, services, and regulations.

**REPORTS TO:** Head of Marketing and Digital Banking

Deadline for submission of application is **13<sup>th</sup> January 2024**.

All applications (include application letter, Resume, academic and professional certificates) should be sent through [\*\*jobs@amanabank.co.tz\*\*](mailto:jobs@amanabank.co.tz)

**\*\*\*Only shortlisted candidates will be contacted\*\*\***



**VACANCY ADVERT**

**POSITION: Senior Manager, Marketing & Digital Banking**

**LOCATION: Dar es Salaam**

**DUTIES AND RESPONSIBILITIES:**

- To manage, monitor and grow bank's deposits as per set target.
- To spear head the championship of attaining healthy forex deposits in line to the bank's overall strategic direction.
- To monitor daily, weekly, and monthly deposit movements and concur solutions towards best modality to attain growth.
- Ensure that established Digital Banking line products i.e (Mobile Banking, Internet Banking, Agency Banking, Applications, Halal Pesa, Card Business) are maintained and monitored accordingly in daily operations.
- To monitor on daily basis transactional penetrations on key parameters such as TT's, TISS, Western Union, Money Gram, and other transactions linking to NFI growth in line with preparing relevant reports for management decisions and branch actions.
- To perform business analysis roles on NFI and inform the management for quality growth decisions.
- Develop and integrate alternative delivery channels for Amana Bank products and services to customer usage.
- Ensure that financial viability and a positive customer experience are achieved in the new channels.
- Establish and monitor servicing relationships with internal and external parties, including back -office and front-office staff, agents, networks, and other service providers.
- Responsible for establishing, monitoring and management of Service Level Agreements with internal and external parties in line to Digital Banking products.
- Ensure growth of customer registrations for all the bank's digital products.
- Review weekly on-site visitation to all major clients for support and training purposes.
- To initiate and manage all marketing activities of the Bank.
- To manage, support and coordinate the sales team at branches, head office and sales activities towards achieving the set monthly and annual goals.
- To manage sales portfolio growth linking to deposits and digital banking growth and KPI execution realignment.
- Research customer needs and requirements; implement new ideas to generate interest in sales acquisitions.
- To acquire and maintain customer relationships to improve efficient usage of our ADC's products and deposit liability growth and mix with NFI growth.
- To provide on-time assistance to branches on all sales-related issues.



**KEY COMPETENCY REQUIREMENTS:**

- Commercial orientation and strategic planning experience.
- Good customer service background.
- Strong problem-solving skills and analytical ability.
- Sales and marketing (desired) experience.
- Must be self-solution driven, proactive and have an in-depth knowledge of the business environment.
- Familiarity with branch operations.
- Ability to work with cross-functional teams as well as leading a team.
- Ability to operate in remote environments.
- Ability to multi-task in a fast-paced environment.
- Excellent verbal and written communication skills.
- Ability to interact professionally with a diverse group of executives, managers, and subject matter experts.

**QUALIFICATIONS AND EXPERIENCE REQUIRED:**

- Holder of University Degree/Advanced Diploma in banking, Finance, business administration or any other related field.
- 7years of working experience in banking.

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