

EMPLOYMENT OPPORTUNITY

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 1,300 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 position;

1. Relationship Officer – Quality Assurance (1 Position)

Job Summary:

The **Relationship Officer – Quality Assurance** 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 responsibilities:

1.1. Ensure high quality and quantity standards of the Bank's lending business

- a) Always apply the Credit Policies, Procedures and other regulations set by the Bank.
- b) At all times, behave in a professional, fair and transparent manner, in order to improve/ensure the good reputation of the Bank.
- c) Good knowledge of the Bank's loan conditions.
- d) Ensuring confidentiality of documentation and data concerning the Bank's clients.
- e) Aim constantly to make suggestion for improvement of the Bank's lending activities.
- f) When required by Head of Credit; take an active part in the Credit Committees and Recovery Committees, i.e scrutinize critically the presented credit proposals and make suggestion for successful lending results.

1.2. Main Activities

A. Appraisal Level

- i. Ensure all loan product features are on place and well understood among all relationship officers and its respective related business units.
- ii. Ensure that loan/credit cycle is well understood to all Relationship Officers.
- iii. Ensure all received loan applications at branch are recorded in the stipulated register with customer contacts and address.
- iv. Ensure that customer visitation register is available at branch and all Relationship Officers do register on every visitation by specifying customer's plan to be visited.
- v. Ensure that pre-visitation has been done by respective Relationship Officers to customer Business, Residential and Collaterals area before file has been sent to Branch Credit Committee for decision making.

B. Approval Level

- i. 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.

- ii. 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).
- iii. Ensure Management Credit Committee (MCC) is conducted at least once in a week and MCC minutes and Matters arising is available
- iv. Ensure that customer's feedback files is available and all pended and declined customer's loan request are well justified and feedback is provided to customer in time.
- v. Ensure that all Credit Files received at Head Office for MCC has been recorded in the register.
- vi. Monitor Credit files movement both at Branch level and Head Office level so that to enhance Turn Around Time (TAT).
- vii. To ensure that Policy and Procedures are highly enacted during loans approval stages to improve our level of compliances i.e. effective implementation of credit Policy during loan approval.
- viii. To monitor customer services among all customers relating to credit facilities.

C. Loan Disbursement

- i. To ensure that all approved loans are disbursed within a specified period of time based on Service Level Agreements (SLA).
- ii. To ensure that system are effectively and effectively operates and no system challenges.
- iii. To ensure that daily batch –proofing reports of disbursement is available at branch level under Branch Manager (BM) or Assistance Branch Manager
 - a. This will help to understand who has disbursed, and amount disbursed.
 - b. To discover wrong disbursement early.
 - c. To check if all charges were collected as per requirements
 - d. To check if the loan were disbursed as customer's agreements/contracts
 - e. To check if there is any incorrectness on the disbursed loan so that to be rectified immediately.
 - f. To check if all insurance charges were collected
- iv. To ensure that disbursement checklist is available and well documented and understood to all Relationship Officers and related stakeholders
- v. To ensure that all collaterals received by Relationship Officers are perfectly registered at Branch Collateral Register and customers sign upon submission and provide a certificate of handing over collateral to Bank whereas a copy of it should be in filed.
- vi. To ensure all collaterals received at HQ by Banks custodian are well registered.
- vii. To ensure that customer signs Repayments Schedule and a copy of signed repayment schedule is maintained in customer credit file at branch. Customer receives a copy of Offer Letter and Loan Contracts.
- viii. To ensure that all files received at Head Office are registered in the available registry

D. Post Disbursement

- i. Business Relations Management
 - ✓ 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
 - ✓ To ensure all customers of Housing Microfinance Loans are visited after disbursement to check utilization of funds and call report will be prepared and filed.

ii. Recovery of Customers due

- ✓ To ensure all respective demand notice are available to customer's file to all customers in arrears as per credit policy.
- ✓ To ensure that follow-up initiatives have been done by respective Relationship Officer to all customers in arrears.
- ✓ To ensure that all policy and procedures adhered while enhancing professionalism upon undertaking recovery measures.
- ✓ To ensure that all defaulting customers handled over to auctioneers are registered and weekly reports status is available
- ✓ To ensure that monthly reports over all customer with court cases is available and updated
- ✓ To work closely with recovery term on all charged off accounts

E. Loan Closure

- i. To ensure that customers has no obligation with the bank before collection of His/her collaterals.
- ii. To ensure policy and procedures enacted upon loan closure.
- iii. To ensure that all collaterals that secured loans are handled over to respective branch through dispatch ;
- iv. Relationship Officer sign confirming receipt of such collaterals from Bank's security custodian (HQ) and customer must sign on dispatch at Branch level confirming receipt of his/her collaterals and must return Handling security certificate of the bank that provided to him/her during submission of his/her collaterals
- v. To ensure that customer has provided with Loan clearance letter upon closure of his credit facility

F. Customer Service

- i. To monitor customer services especially all customers related to credit department and enhance professionalism among each other to avoid customer complain and report any customer complains in a branch.

G. Reports

- i. Daily Loan Monitoring reports based on KPIs
- ii. Daily loan portfolio analysis showing status of Loan Book Quality
- iii. Daily BOT monitoring report
- iv. Weekly Monitoring Report
- v. Monthly Monitoring Office
- vi. Monthly Credit Performance

H. System Operation

- i. To make follow-up to any system challenge that might seem to affect credit sections from time to time.
- ii. To ensure efficiency and effective system operations

I. Bank Guarantee

- i. To monitor all bank guarantee offered by Maendeleo Bank PLC by ensuring that all respective charges were collected as per Credit policy

J. Any Other Duties

- i. To perform any other activities that may arise from time to time
- ii. To work closely with all Units and departments for business expansion

1.3. Ensure a good and efficient co-operation with colleagues in the Micro/ Credit Department and in other Departments/Units of the Bank

- a) In all legal aspects work closely together with the Legal Unit of the Bank and Recovery Unit especially in respect to Loan Monitoring.
- b) Work closely with Relationship Officers in order to ensure proper and timely follow up to customers to ensure customers are reminded to repay their loans before repayment date and all default customers are issued default notices.
- c) Ensure good relations to all other departments/units of the Bank in order to increase the efficiency of operations.

1.4. Report to Branch Manager

- a) Timely Inform the Branch Manager on the status of the bank loan portfolio quality and monitoring activities.
- b) Inform Branch Manager on status of all customers in areas and action taken
- c) Inform Branch Manager on fulfilment of individual targets in terms of Loan Portfolio Quality before closure of the month.

1.5. Others

- a) Participate in Monthly and Quarterly Performance Appraisals and Reviews
- b) Honest and Integrity is a must
- c) Flexibility within the Bank's organizational set up.
- d) Good knowledge of other products offered by the Bank.
- e) Ensure high efficiency and an excellent working atmosphere in the Branch.
- f) Handle carefully the Bank's equipment and other properties.
- g) Perform other tasks which may from time to time assigned by the superior authority

Minimum Qualifications and Experience Required:

A holder of Bachelor Degree in Business related Degree with at least 3 years work experience in Credit Administration Function. Experience in IFRS 9, Bankers Realm as a Core Banking System, knowledge of Bank products and Master Degree will be an added advantage.

REMUNERATION:

This position carries 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 updated curriculum vitae, full contacts (address and telephone numbers) and three referees should be sent on or before 31st October 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.