



We are Hiring

Branch Managers
(Dar Es Salaam & Mbeya)

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FOR COMPREHENSIVE INFORMATION
REGARDING THE VACANCY



letshego.com

Job Title: Branch Managers (Dar Es Salaam & Mbeya)
Reports To: Country Sales Manager

Purpose of the Job:

The role is responsible for providing world-class financial solutions to our customers, with a view of earning the best returns for the shareholders

Key Accountabilities:

- To participate in the definition of the branch objectives, to make sure they are known and understood by him/her and the branch staff
 - To organize prospecting and communication actions in the intervention area of the branch (markets and commercial areas) by assigning tasks and targets to Relationship Officers, so that objectives and targets are reached in a timely manner (qualitative and quantitative results both on deposit and lending sides).
 - To identify clients' needs and propose new products/services to the management of the company (field visits, regular meetings with Business staff) and to maintain on-going market intelligence activities with special attention to competition.
 - To develop the overall branch portfolio in accordance with targets set by the management, both in terms of quantity and quality.
 - To make sure that loan applications and loan appraisals are processed according to the company's standard (cf. policies, procedures and guidelines), with special regard to completeness of documentation (both for paperwork and for data processing in the Management Information System – MIS)
 - To chair the loan committee meetings for decision making on loans (approval, conditional approval, adjustments in terms of loan features, decline). If loan committee chairperson's role is assigned to some supervisor, ensure a regular review of decisions made to assess adherence to policies, procedures and guidelines (including environmental and social policy), and take corrective action if needed.
 - To monitor the loan portfolio and to follow the timely repayments by using the ad-hoc reports, and to organize and follow results of recovery actions in case of late repayments.
 - To ensure that deposits products and services are marketed in the branch and in the field, and that quantitative and qualitative results are met in a timely manner.
 - To ensure that the client registration process and account opening process are run in line with policies, procedures and guidelines (both paper work and data processing in the MIS), with special attention to be given to Know Your Customer – KYC and Anti Money Laundering Policy
 - To ensure regular reviews of cash flows on the deposit accounts for AML purposes; to report to the (Compliance Officer) should any suspicious behaviour be noted.
 - To ensure that the branch always handles sufficient liquidities in order to guarantee a smooth processing of transactions (e.g. withdrawal on deposits, loan amounts withdrawals), while keeping below the maximum authorised amount. To ensure that such liquidity level is anyhow not in excess considering expected in-flows and out-flows, and in such a case operate deposit with partner bank(s) to limit exposure to robbery and to maximise return of liquidities.
 - To ensure that the safe custody of the branch cash at all time, with all cash handling procedures and policies well followed.
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- To ensure that the daily client cash transactions at the teller counter are performed in line with the cash management procedures (e.g. management of in- and out-flows between tellers, between teller's tills and main vault), and that clients cash deposits and withdrawals are handled by tellers in line with the said procedures
- To perform daily checks of the cash in hand at the tellers' level and at the main vault level
- To document any cash in excess or shortage, and to refer when applicable to the operation Department.
- To plan the overall branch activities (or apply the standard plan as established by management) i.e. scheduling loan committee meetings, weekly meetings with the branch staff, specific meetings with such or such type of staff or individuals according to needs, mandatory cash controls, level of improvised field visit to ensure, data processing for reports, training on innovations or refreshment on existing topics, etc. (and to ensure a strict follow-up of such schedules)
- To participate in regular management meetings held at the head office level
- To develop a structured knowledge of small businesses developmental issues, for an improved performance of the branch and of the companyt

Thinking Requirements and Working Complexity:

- Ability to meet objectives (quantitative and qualitative) determined by the Financial Inclusion
- Ability to represent Letshego Faidika Bank in the intervention area by demonstrating professionalism and dynamism, and to develop a valuable knowledge of his/her intervention area, gaining respect and confidence from the clientele
- Ability to communicate clearly with clientele, staff under supervision and management at the head office level, both orally and in written
- Ability to apply and make apply by staff the official policies, procedures and guidelines
- Ability to anticipate, identify, and analyse issues that may hamper the development of the branch
- Ability to ensure a regular and transparent reporting to higher ups, and to propose new initiatives for the overall business development

Knowledge and Experience Required of Job Holder:

- Bachelor Degree/Advanced Diploma in Banking, Finance, Accounting, Marketing, Business Administration, Sociology
- Diploma in Banking, Finance, Accounting, Marketing, Business Administration, Sociology
- At least 5 year work experience as Branch Manager in banking industry or commercial institution

FOR SUBMISSION OF YOUR APPLICATION

Interested and qualified applicants are requested to submit their application attaching current CV and a cover letter explaining why you are the best fit for the position by or before **1 st March 2024** through the email tz.human.resources@letshego.co.tz

Disclaimers: This advert is not an in-depth list of all duties and responsibilities associated with the position. Only short-listed candidates will be contacted.
