EQUITY

General:

Job Title: *SME* Liabilities Manager
Reports to: Head of Liability & Ecosystem Banking
Function level: Assistant Manager /Manager

Basic Purpose:

The SME liability Manager is responsible for driving the growth, stability, and profitability of SME deposits and transactional balances by acquiring new SME relationships, deepening existing ones, and promoting cash management and digital payment solutions. The role focuses on low-cost deposit mobilization, transaction volumes, and client retention

Main Duties and Responsibilities:

1.SME Deposit Mobilization & Liability Growth

- Develop and execute strategies to grow CASA, term deposits, fixed deposits, and other liability products.
- Mobilize operational deposits through collections, POS, merchant acquiring, bulk payments, payroll, value chains and escrow accounts.
- Identify new deposit opportunities across SME segments.
- Achieve monthly and annual deposit mobilization targets.
- Build and manage a strong SME liabilities pipeline to achieve and exceed annual deposit growth targets.

2.Relationship Management

- Build and manage strong relationships of SME customers across priority sectors (trading, manufacturing, services, agriculture, transport).
- Serve as the primary relationship contact for SME liability and transaction banking needs
- Conduct a regular client visits, presentations, account reviews, and cash-flow discussions.
- Work closely with branch managers and relationship officers to support deposit acquisition activities.
- Understand customer business cycles and seasonality.
- Understand the customers Ecosystem partners for wallet maximization

3.Product & Business Development

- Identify and onboard new SME liability clients through market activation, partnerships, and referrals.
- Target SME clusters and value chains (markets, industrial parks, associations, cooperatives).
- Cross selling of banks products to attract sticky deposits
- Provide insights for enhancing existing liability products and developing new offerings.
- Collaborate with product, marketing, digital, and operations teams to support deposit campaigns.
- Work closely with Relationship Officers and sales teams to execute acquisition campaigns

4.Performance Monitoring & Reporting

- Track performance of liability portfolios and provide regular reports to management.
- Monitor interest cost, deposit mix, and customer profitability.
- Ensure compliance with ALCO guidelines and overall balance sheet strategy.
- Provide market intelligence and competitor insights to management.

5.Compliance & Risk Management

- Ensure all deposit mobilization activities comply with regulatory requirements and internal policies.
- Identify and mitigate risks related to deposit accounts, fraud, AML/KYC, and customer onboarding.
- Support audit, compliance, and risk teams during reviews and inspections.

Qualifications & Experience

- Bachelor's degree in business, Finance, Economics, or related field; MBA is an added advantage.
- At least 5+ years of experience in banking, with a focus on liabilities, deposit mobilization, relationship management, or product management.
- Proven track record of achieving deposit growth targets.
- Experience working with SMEs across multiple sectors

Skills & Competencies

- Strong sales & relationship management skills.
- Excellent interpersonal and client management abilities.
- Results-driven and commercially focused
- Understanding of SME business operations and cash flows
- Good negotiation and problem-solving skills
- Digital banking and payments knowledge

Behavioural Attributes

- Results-oriented and proactive
- Customer-centric mindset
- High integrity and compliance awareness
- Strong execution and follow-through
- Ability to work under pressure and meet targets

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to **TZRecruitment@equitybank.co.tz** by **Wednesday 19th August 2026.**

Only short-listed candidates will be contacted.
Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights and values, and what they bring to the workplace.

By submitting your application, you consent to Equity Bank Tanzania Limited collecting and processing your personal data strictly for recruitment, selection, and, where applicable, employment purposes. Equity Bank Tanzania Limited will process your personal data in accordance with the Data Protection and Privacy Act, Cap 97, and its Data Privacy Policy. Your personal information will be treated with the highest level of confidentiality and will not be shared with unauthorized third parties, except where disclosure is required by law or regulatory obligation".