EQUITY

General:

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

Basic Purpose:

The Corporate liability Manager is responsible for driving the growth of the bank's deposit portfolio by developing, implementing, and managing strategies to attract and retain low-cost stable deposits for corporates. The role focuses on market expansion, product optimization, relationship management, and ensuring sustainable deposit mobilization in alignment with the bank's balance sheet objectives.

Main Duties and Responsibilities:

1.Deposit Mobilization & Portfolio Growth

- Develop and execute strategies to grow CASA, term deposits, fixed deposits, and other liability products.
- Identify new deposit opportunities across corporate segments.
- Achieve monthly and annual deposit mobilization targets.
- Proactively monitor deposit trends, interest rate movements, and competitor activity.
- Build and manage a strong liabilities pipeline to achieve and exceed annual deposit growth targets.
- Mobilize operational balances, escrow accounts, collections, payroll, and trust accounts.
- Focus on low-cost CASA deposits to improve cost of funds and NIM.

2.Relationship Management

- Build and manage strong relationships with corporate & multinational clients, and deposit mobilization partners.
- Conduct a regular client visits, presentations, and negotiations to secure large deposit accounts.
- Work closely with branch managers and relationship officers to support deposit acquisition activities.
- Act as the primary point of contact for all liability and transaction banking needs.
- Understand clients' business models, cash flows, and treasury needs.

3.Product & Business Development

- Identify and onboard new multinational and corporate liability clients.
- Provide insights for enhancing existing liability products and developing new offerings.
- Collaborate with product, marketing, digital, and operations teams to support deposit campaigns.
- Support development of bundled products to drive customer acquisition and retention.
- Target ecosystems and value chains (telecoms, mining, FMCG, agriculture, infrastructure, Oil & Gas).
- Leverage client networks to win group, regional, and affiliate accounts.
- Structure customized deposit and cash solutions to win large mandates.
- Drive the Ecosystem business model across the branches

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 dealing with multinationals, large corporates, NGOs, or public institutions
- Strong understanding of banking regulations, liability products, interest rate dynamics, and ALM principles.

Skills & Competencies

- Strong relationship management and negotiation skills.
- Excellent interpersonal and client management abilities.
- Strategic thinking with strong analytical and reporting skills.
- Knowledge of banking systems and digital platforms.
- High level of integrity and adherence to compliance standards.
- Ability to work cross-functionally and manage complex stakeholders

Behavioural Attributes

- Results-driven and commercially focused
- High integrity and risk awareness
- Client-centric mindset
- Strategic thinking with execution discipline
- Strong planning and time management skills

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".