

GENERAL:
<p>Job Title: Relationship Officer – Ecosystem & Digital Lending</p> <p>Department/ Division: Digital Lending</p> <p>Number of Vacancies: 1</p>
BASIC PURPOSE:
<ul style="list-style-type: none"> • To Drive and implement Ecosystem banking solution in the distribution ecosystems industry and position the bank as the 1st and efficient financial institution offering the solution. • Drive and implement a convergence of payments solutions within the bank and the various banking platforms to the recruited Ecosystem. • To link Retail, MSMEs and Corporates to effective and affordable collection solutions and drive Liabilities and assets for the bank. • To Drive the branch digital lending portfolio both retails, MSME, agency, Merchant • Ecosystem deposit mobilization, customer onboarding and growth of digital lending portfolio
MAIN DUTIES AND RESPONSIBILITIES:
<ul style="list-style-type: none"> • Initiate, follow and build strong business relationships with the distribution ecosystems to drive value with assigned Anchor(s). • To mobilize Liabilities and increase the retention in line with the Ecosystem annual targets through distributors and their ecosystem collections. • Ensure accurate capture of deposit from all borrowing customers under the digital lending value chain and the Ecosystem. • Create Ecosystem & Digital lending product awareness in the market recruit, train and maintain close business value relationship with all the clients under the assigned portfolio. • Responsible for ensuring digital product and account usage with the recruited clients. • Training customers at the branch on the digital products and self-onboarding to the access of the digital loans • Digitize all the Ecosystem value chain customers and other segment customers that fall under digital lending & innovation. • Initiate, collect and submit all digital lending financing application forms after verifying all documents are attached and valid. • Custodian of all digital lending files at the branch to ensure compliance and proper KYC • Monitor loans given under digital lending to ensure installment are paid on due and endure a high portfolio quality • Manage early arrears through daily repayment tracking, issuance of demand notices, security placement request, recovery visitations, facility restructuring and follow-up on client promises. • Issue demands and daily repayment Follow up to ensure full recovery. • Suspend the customer from accessing the digital facility on another circle. • To promote product knowledge and conduct product training in the branch/branches assigned.

- To ensure 100% compliance to bank policies and procedures in all cashless onboarding.
- Responsible in Growing and maintaining the Ecosystem & digital lending portfolio as assigned, give Daily, weekly, Bi-weekly and monthly performance reports and ensure accuracy of the same.
- Create, maintain and grow a high synergy between the Ecosystem financing and the Agency Team in the branch for market support and distributor to Agency Mapping.
- Present the weekly report to the H/O assistant manager for discussion.
- Cross selling of other bank products and services to existing and potential customers
- Perform any other duties as assigned by your supervisor.

KNOWLEDGE, SKILLS, QUALIFICATIONS AND EXPERIENCE:

Knowledge

- Technology & Digital Lending
- Cross selling
- Relationship Management
- Negotiation Skills

Skills

- Effective listening skills.
- Good communication skills.
- High level on integrity
- Excellent in time management.

Qualifications

- Business related degree from a recognized University.

Work Experience

- 2 year's working experience in the Banking sector.

To Apply:

Please submit your application quoting the Job title on the subject field
to: TZRecruitment@equitybank.co.tz

Application Deadline: 22nd April, 2025.