

**MANAGER MORTGAGE FINANCE I- 1 POSITION****ABOUT US:**

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products with a vision “to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services”. As part of organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

<b>Position:</b>	<b>Manager Mortgage Finance-I</b>
<b>Rank</b>	<b>Senior Relationship Officer I</b>
<b>Department:</b>	<b>Retail &amp; SME Banking</b>
<b>Salary Scale</b>	<b>COBSS 7 ( at Senior Officer level I)</b>
<b>Reports to:</b>	<b>Senior Manager Mortgage Finance I</b>
<b>Location:</b>	<b>Dar es Salaam</b>

**POSITION OBJECTIVE**

The Manager – Mortgage Finance is responsible for growing the Mortgage Finance portfolio, ensuring competitive market positioning, and delivering tailor-made mortgage solutions to meet customer needs. The role involves managing key stakeholder relationships, developing and executing sales strategies, and driving portfolio growth and profitability across the branch network.

**KEY RESPONSIBILITIES**

- 1) Expand the mortgage portfolio through proactive customer engagement and visits.
- 2) Identify segment needs and design tailored mortgage solutions.
- 3) Support in forecasting market trends and translating them into actionable strategies.
- 4) Design and implement sales strategies, embedding a strong sales culture across the network.
- 5) Generate leads directly and through branches, with focus on mortgage finance.
- 6) Conduct business negotiations, prepare proposals, and present to decision-making committees.
- 7) Ensure seamless processes for mortgage lending solutions.
- 8) Build and leverage strong internal and external stakeholder networks including regulators, real estate developers, government entities, and private organizations.
- 9) Drive growth in all mortgage options (purchase, construction, refinancing, semi-finished housing, etc.).

- 10) Develop and execute annual action plans for mortgage portfolios across branches.
- 11) Monitor branch performance, ensuring profitability and portfolio quality.
- 12) Recruit and maintain strategic partnerships with real estate developers and other stakeholders.
- 13) Oversee product improvement initiatives and digitization of mortgage processes.
- 14) Capture and communicate customer feedback to improve mortgage offerings.
- 15) Ensure high service standards across branches to exceed customer expectations.
- 16) Act as the escalation point for key customer complaints, ensuring timely resolution.
- 17) Support relationship officers in managing high-value clients, including high-net-worth individuals.
- 18) Ensure compliance with company policies, regulatory guidelines, and audit standards.
- 19) Monitor and control mortgage portfolio performance in line with risk appetite.
- 20) Oversee dormant account management and recommend reactivation/closure where necessary.
- 21) Manage credit and operational risks associated with lending processes.
- 22) Control non-performing assets within regulatory standards.
- 23) Provide credit training and skills transfer to staff where applicable.
- 24) Manage and develop staff through coaching, performance management, and training.
- 25) Foster strong working relationships with branches, business segments, and enabling functions.
- 26) Prepare and submit weekly and monthly business performance reports.
- 27) Present performance updates in management, departmental, and credit meetings.
- 28) Provide ad-hoc reports as requested by management or committees.

## QUALIFICATIONS, SKILLS & EXPERIENCE

- Holder of Bachelor Degree in one of the following fields; Banking, Economics, Commerce or Business Administration, Accountancy or Finance, Entrepreneurship or Equivalent qualifications from recognized institutions with working experience of at least ten (10) year's working experience in mortgage finance or retail lending.
- Proven record of accomplishment in sales strategy, portfolio management, and stakeholder engagement.
- Strong knowledge of credit processes, risk management, and regulatory frameworks in mortgage financing.
- Strong business development and negotiation skills.
- Excellent stakeholder and relationship management skills.
- In-depth understanding of mortgage products and market dynamics.
- Strong analytical, financial, and reporting skills.
- Leadership and people management abilities.
- High customer service orientation.
- Strong communication, presentation, and influencing skills.
- Ability to work under pressure and deliver results within set timelines.

## **PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES**

- Ability to demonstrate Tanzania Commercial Bank core values: - Customer Focus,

trustworthy, Creativity, Teamwork and Excellence

- Ability to priorities work and to meet deadlines.
- Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor

The position will attract competitive salary packages and benefits. Applicants are invited to submit their resume via the following link:- <https://www.tcbbank.co.tz/careers> **applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures.**

Tanzania Commercial Bank has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment and physical capability assessment.

**DEADLINE OF THE APPLICATION IS 22<sup>nd</sup> SEPTEMBER, 2025.**

#Mission100by100