

# Job Title: Loan Officer

**Employing Company:** Serene Microfinance LTD

**Working Station:** Dar es Salaam

**Advert Date:** 16th December 2025

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## Company Overview

Serene Microfinance Limited is a fast-growing financial institution providing inclusive financial solutions to individuals and corporate clients across Dar es Salaam and other regions of Tanzania. The company is well recognized for its strong outreach in delivering micro-loans to diverse customer segments.

To streamline operations and strengthen its credit function, **Serene Microfinance LTD** is inviting applications from qualified candidates to fill the position of **Loan Officer**.

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## Purpose of the Role

The Loan Officer will be part of the **Credit Team**, supporting business development through effective loan processing, portfolio management, and customer relationship management.

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## Key Duties and Responsibilities

- Maintain up-to-date knowledge of all microfinance loan products and their qualification requirements.
- Build, manage, and maintain a quality loan portfolio.
- Recruit and screen new members/customers.
- Orient clients on available loan products and services.
- Analyze applicants' financial status, creditworthiness, and collateral to determine loan feasibility.
- Ensure timely loan repayments after disbursement.
- Maintain regular field contact with customers and clients.
- Prepare and submit loan performance reports (daily, weekly, and monthly).
- Ensure loan collections are conducted according to procedures and loan agreements.
- Track outstanding loans and ensure recovery in line with company policies.
- Update customer accounts and databases regularly.
- Comply with legal requirements where recovery action is necessary.
- Handle customer inquiries and complaints professionally.

- Negotiate repayment plans and payoff deadlines as directed by supervisors.
- Identify system gaps and recommend improvement solutions.

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## **Educational Qualifications & Experience**

- Bachelor's Degree or equivalent qualification in **Business Administration, Finance**, or a related field.
- At least **2 years' experience** in a similar position.

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## **Application Procedure**

Interested candidates should submit **one PDF document** containing:

- Application letter
- Detailed CV
- Copies of academic certificates

 **Application Deadline: 19th December 2025**

 **Send applications via email to:**  
[recruitment@serenemicrofinance.co.tz](mailto:recruitment@serenemicrofinance.co.tz)

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## **Address Applications To**

**The Human Resource and Administration Manager**  
Serene Microfinance Ltd  
P.O. Box 33813  
Mikocheni B, Bima Road

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## **Important Notes**

- Only shortlisted candidates will be contacted.
- Serene Microfinance LTD is an **Equal Employment Opportunity Employer**.
- **Both male and female candidates are encouraged to apply.**