



VACANCY ANNOUNCEMENT.

The People's Bank of Zanzibar Limited was established in 1966 under Cap 153 of the Zanzibar Companies Decree. Its primary function is to carry on businesses on commercial banking both in **Conventional and Islamic Banking Services** in all its branches and departments within the United Republic of Tanzania, Dar es Salaam, Dodoma and Mtwara with power to receive deposits, invest lend money and other related banking services.

PBZ is 100% owned by the Revolutionary Government of Zanzibar under supervision of the President's Office, Finance and Planning. The Bank is currently undertaking expansion of its network on products and services and thus hereby invites applications from qualified and energetic Tanzanians.

1. POST: BANK OPERATIONS OFFICER – 7 POSTS.

DUTY STATION: Unguja -2 Post, Pemba-2 Post, Mbeya –1, Morogoro -2 Post.

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional qualifications shall be an added advantage.
- iv. Strong knowledge on Banking products, analytics and regulatory requirement.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- viii. Flexibility to work anywhere.
- ix. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Main Duties and Responsibilities:

- i. Process customer transactions with precision, including deposits, withdraws and transfers.
- ii. Manage customer accounts, ensuring accuracy in account opening, maintenance, and closure procedures.

- iii. Oversee cash vault operations, including balancing cash drawers and ordering currency shipments.
- iv. Provide exceptional customer service by addressing inquiries, resolving issues, and offering banking solutions.
- v. Maintain compliance with bank policies, procedures, and regulatory requirements.
- vi. Generate reports on operational performance, transaction volumes, and compliance metrics.
- vii. Collaborate with team members to identify process improvements and enhance operational efficiency.
- viii. Stay updated on banking regulations and industry trends to ensure adherence to best practices.
- ix. Maintain, control all Branch GLs account, ensuring accuracy and compliance with accounting standards.
- x. Verify entries in registers to ensure completeness and accuracy in records.
- xi. Assist in regulatory audits and examinations, ensuring compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) guidelines.
- xii. Carry out other related duties as assigned by a supervisor contributing to the over all efficiency and effectiveness of Banking Operations.
- xiii. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent Employment

2. POST: CUSTOMER SERVICE OFFICER – 11 Posts

DUTY STATION: Unguja – 5 Posts, Pemba – 2 Posts, Mbeya – 2 Post, Morogoro – 2 Post.

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional qualifications will be an added advantage.
- iv. Strong knowledge on Banking products, analytics and regulatory requirement.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- viii. Flexibility to work anywhere.
- ix. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Main Duties and Responsibilities

- i. To receive and processing customers' transactions with precision including deposit, withdraw.
- ii. Open new customer accounts by following the laid down account opening procedures and make sure Bank's procedure and compliance with KYC.

- iii. Addressing customers' inquiries and request on ATM, mobile Banking and other alternative Channels.
- iv. Handling customers' inquiry and provide appropriate solutions.
- v. Cross Selling of all Bank Products and Services.
- vi. Maintains accurate customer records by updating account information and ensuring compliance with AML (Anti Money Laundering) and KYC (Know your Customer) regulations.
- vii. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent employment.

3. POST: CREDIT OFFICERS – 6 Post

DUTY STATION Unguja 1Post, Mbeya 2Posts, Morogoro 2Posts, Dodoma 1Post

–Minimum Qualifications, Experience and Competency

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional qualifications shall be an added advantage.
- iv. Strong knowledge on Banking products, analytics and regulatory requirement.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Understanding of lending principles, credit policies and procedures.
- vii. Familiarity with regulatory requirements related to lending such as AML (Anti Money Laundering) and KYC (Know your Customer) regulations.
- viii. Strong analytical skills and ability to make informed and timely credit decision.
- ix. Strong interpersonal skills to build rapport with customers and colleagues.
- x. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- xi. Flexibility to work anywhere.
- xii. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Main Duties and Responsibilities

- i. Monitor repayment performance of credit facility and recommend appropriate actions for nonperforming credits.
- ii. Prepare and submit reports for management and other stakeholders.
- iii. Provide exceptional customer service by addressing inquiries, resolving issues and offering bank solutions.
- iv. Follow up and initiate recovery actions for nonperforming loans in accordance with approved strategies.

- v. Perform any other official duties as assigned by the supervisor.

C. Terms of Service

Permanent Employment

4. POST: FINANCING OFFICER – 1 Post Unguja.

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Knowledge of Islamic Financing is highly recommended.
- iii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iv. Professional qualifications shall be an added advantage.
- v. Strong knowledge on Banking products, analytics and regulatory requirement.
- vi. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vii. Understanding of financing principles, financing policies and procedures.
- viii. Familiarity with regulatory requirements related to lending such as AML (Anti Money Laundering) and KYC (Know your Customer) regulations.
- ix. Strong analytical skills and ability to make informed and timely credit decision.
- x. Strong interpersonal skills to build rapport with customers and colleagues.
- xi. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- xii. Flexibility to work anywhere.
- xiii. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Monitor repayment performance of financing facility and recommend appropriate actions for nonperforming finances.
- ii. Prepare and submit reports for management and other stakeholders.
- iii. Provide exceptional customer service by addressing inquiries, resolving issues and offering bank solutions.
- iv. Follow up and initiate recovery actions for nonperforming loans in accordance with approved strategies.
- v. Perform any other official duties as assigned by the supervisor.

C. Terms of Service

Permanent employment

5. POST: BANK TELLER – 23 Posts.

DUTY STATION: Unguja – 10 Posts, Pemba – 4 Posts, Mbeya – 2 Posts, Mtwara – 2 Posts, Morogoro- 4 Posts, Dodoma -1 posts.

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional qualifications will be an added advantage.
- iv. Strong knowledge on Banking products, analytics and regulatory requirement.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effectively, efficiently in fast paced environment while maintaining accuracy.
- viii. Flexibility to work anywhere.
- ix. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Main Duties and Responsibilities.

- i. To receive and processing customers' transactions with precision including deposit, withdraw.
- ii. Open new customer accounts by following the laid down account opening procedures and make sure Bank's procedure and compliance with KYC.
- iii. Addressing customers' inquiries and request on ATM, mobile Banking and other alternative Channels.
- iv. Handling customers' inquiry and provide appropriate solutions.
- v. Cross Selling of all Bank Products and Services.
- vi. Maintains accurate customer records by updating account information and ensuring compliance with AML (Anti Money Laundering) and KYC (Know Your Customer) regulations.
- vii. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent employment

6. POST: HUMAN RESOURCES OFFICER- UNGUJA -1POST

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree in Human Resource, Public Administration majoring in Human Resources Management, Business Administration or equivalent and related qualifications.
- ii. Professional certifications will be an added advantage.
- iii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages.

- iv. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- v. Prior experience in Banking will be an added advantage.
- vi. Knowledge and experience in Islamic banking will be an added advantage.
- vii. Strong interpersonal skills to build rapport with customers and colleagues.
- viii. Strong communication (writing and presentation) in English and Kiswahili
- ix. Able to work independently, effectively, efficiently in fast paced environment while maintaining accuracy.
- x. Flexibility to work anywhere.
- xi. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Create a suite of document templates e.g. employment contracts, variation to contract letters, invitation to meeting letters, resignation letters, etc. Ensure these are accessible to the team and ensure they are kept up to date and in line with contractual and statutory requirements.
- ii. Produce employment contracts and variation to contracts in line with authorized management requests.
- iii. Monitoring Payroll to ensure workforce information is kept up to date, and any problems identified and addressed. Issue accurate payroll instructions, to meet payroll deadlines.
- iv. Working closely with Manager Human Resources to guide and advise management and employees, through all aspects of the employee life cycle to include absence management, investigations, discipline, grievance, capability, in accordance with the consistent application of college policies and procedures and compliance with employment law and best practice.
- v. Manage the implementation and monitoring of HR processes including recruitment and selection, employment contracts and variations, starters and leavers, employment checks, induction, mandatory/other training, probationary period review, performance and development review, maternity/paternity/shared parental leave, flexible working requests and the evaluation of training, providing appropriate support and coaching to all management to ensure full compliance with policies and procedures.
- vi. Assist manager in the management of poor performance, advising on solutions and assisting with their implementation.
- vii. Provide management information reports relating to HR for example absence data, staff lists, payroll costs, etc. Work on requests for information, ensuring timely and accurate responses are provided.
- viii. Work with management to ensure all information (e.g. jobs, hours, etc.) are up to date.
- ix. Contribute to the development of HR regulations, policies and guidelines.
- x. Management and provision of HR data including data input, as necessary. k) Maintain a filing system to ensure documents and information are retained and easy to locate.
- xi. Maintain and update HR database systems.
- xii. Co-ordinate learning and development events for college staff, as required, and participate in the delivery of events as relevant.
- xiii. Complete relevant documentation in line with Regulatory and awarding bodies.

- xiv. Perform any other official duties as assigned by the supervisor.

C. Terms of Service

Permanent Employment.

7. POST: SWIFT 1 Post Unguja

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional qualifications shall be an added advantage.
- iv. Strong knowledge and experience with Remittance and SWIFT operations in commercial banks.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- viii. Flexibility to work anywhere.
- ix. Age limit of not more than thirty-five (35) years as at the date of this advert

B. Duties and Responsibility.

- i. To receive and processing customers' transactions and reconciliation with precision including Letter of Credits (LCs), Telegraphic Transfers (TTs), TISS Transfers, Travelers Cheques (TCs) from suppliers, NOSTRO and VOSTRO accounts, sending SWIFT messages copies to the Branches.
- ii. Handling customers' inquiry and provide appropriate solutions.
- iii. Prepare Bank reports as per stipulated requirements.
- iv. Maintains accurate customer records by updating account information and ensuring compliance with AML (Anti Money Laundering) and KYC (Know your Customer) regulations.
- v. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent employment

10. POST: Records Officer -1 Post Unguja

A. Minimum Qualifications, Experience and Competency

- vi. Holder of Bachelor Degree of record management, Banking and Finance, Islamic Banking, diploma of record management or its equivalent and related qualifications. diploma of record management

- vii. Computer literacy in MS Office, Word Processing, Spreadsheet.
- viii. Professional qualifications will be an added advantage.
- ix. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- x. Strong interpersonal skills to build rapport with customers and colleagues.
- xi. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- xii. Flexibility to work anywhere.
- xiii. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Search, locate and deliver documents and files to officers.
- ii. Keep record of file movements and correspondences.
- iii. Safe custody of files, mails and staff records in the files.
- iv. Open new files as may be required by users.
- v. File mail and documents according to standard registry and office management procedures.
- vi. Collect in-coming mail bag from Post Office.
- vii. Sign and collect registered mail from Post Office.
- viii. Ensure incoming mail is delivered to the addressees.
- ix. Perform any other related duties as may be assigned from time to time by the Supervisor.

C. Terms of Service

Permanent employment

11. POST: Reception Officer- 1 Post Unguja

A. Minimum Qualifications, Experience and Competency

- i. Holder of Bachelor Degree in Business Administration, Public Administration Business Administration or equivalent and related qualifications.
- ii. Professional certifications will be an added advantage.
- iii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages.
- iv. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- v. Knowledge and experience in Islamic banking will be an added advantage.
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Strong communication (writing and presentation) in English and Kiswahili
- viii. Able to work independently, effectively, efficiently in fast paced environment while maintaining accuracy.
- ix. Flexibility to work anywhere.
- x. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Meeting and greeting clients.
- ii. Booking meetings.
- iii. Arranging couriers.
- iv. Keeping the reception area tidy.
- v. Answering and forwarding phone calls.
- vi. Screening phone calls.
- vii. Sorting and distributing post.

C. **Terms of Service.**

Permanent employment.

12. POST Store officer 1 Post Unguja.

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of record management, Business Administration, Public Administration or diploma of record management and equivalent or related qualifications.
- ii. Professional certifications will be an added advantage.
- iii. Computer literacy in MS Office, Word Processing and Spreadsheet.
- iv. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- v. Strong interpersonal skills to build rapport with customers and colleagues.
- vi. Strong communication (writing and presentation) in English and Kiswahili.
- vii. Able to work independently, effectively, efficiently in fast paced environment while maintaining accuracy.
- viii. Flexibility to work anywhere.
- ix. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Monitoring trend of issuance and planning stock levels for the various items in the store; and requesting for supply of items depending on the demand and as per the work instructions.
- ii. Receiving supply items from the Administrative Officer or Suppliers; recording details in the Store Register; and acknowledging receipt in the Goods Received Note.
- iii. Maintaining a comprehensive and up-to-date inventory record for all items in the store.
- iv. Issuing supply items to employees at Head Office and Branches as per the approved requisition forms; reconciling store items; preparing Store Reports; and submitting same to the Senior Administrative Officer.

- v. Advising the Senior Administrative Officer for disposing of obsolete items or auctioning un-moving items.
- vi. Participating in annual stock taking exercise.
- vii. Maintaining stores records receipts, issuing vouchers and stores accounting documents pending audit scrutiny.
- viii. Arranging items in the store, ensuring visibility of items and general cleanliness in the store at all times.
- ix. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent employment

13. POST: FINANCE OFFICER: 1 Post Unguja

• Minimum Qualifications, Experience and Competency

- i. Bachelor' degree in Finance, Accounting, Banking and equivalent or related field.
- ii. Professional qualifications such as CPA or ACCA and equivalent will be an added advantage.
- iii. Strong ethics with ability to handle confidential data.
- iv. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- v. Knowledge and experience in Islamic banking will be an added advantage.
- vi. Solid knowledge of financial and accounting procedures.
- vii. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- viii. Strong interpersonal skills to build rapport with customers and colleagues.
- ix. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- x. Flexibility to work anywhere.
- xi. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Implement and adhere to the company's or organization's financial procedures and policies.
- ii. Create efficient and effective methods for tracking financial data.
- iii. Proper coordination, execution and filling of financial transactions and activities, such as bill payment, invoicing, payroll,
- iv. Assist in the audit process by providing information and data as requested.
- v. Compliance with regulatory authorities including BOT, ZRA and TRA.
- vi. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent Employment.

14. POST: SHARIAH COMPLIANCE OFFICER: 1 Post Unguja

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking, Laws or its equivalent and related qualifications.
- ii. Islamic Banking knowledge is highly recommended.
- iii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iv. Professional qualifications shall be an added advantage.
- v. Strong knowledge on Banking product and services.
- vi. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vii. Strong interpersonal skills to build rapport with customers and colleagues.
- viii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- ix. Flexibility to work anywhere.
- x. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Review and Advisory: Regularly review business activities, contracts, and transactions to ensure they adhere to Shariah principles. Provide guidance and advice to management on Shariah compliance matters.
- ii. Policy Development: Develop, implement, and update Shariah-compliant policies and procedures for the organization, ensuring alignment with Islamic finance principles.
- iii. Training and Awareness: Conduct training sessions for staff to enhance their understanding of Shariah compliance and promote awareness of Islamic finance principles.
- iv. Audit and Monitoring: Conduct regular audits and monitoring of business operations to verify compliance with Shariah standards. Identify and rectify any non-compliance issues.
- v. Documentation: Maintain comprehensive documentation of Shariah compliance processes, policies, and decisions. Ensure transparency and clarity in reporting.
- vi. Communication with Shariah Board: Facilitate communication between the organization and its Shariah Advisory Board, ensuring the board's guidance is sought and incorporated appropriately.
- vii. Product Development: Participate in the development of new financial products or services, ensuring they comply with Islamic finance principles. Seek approval from the Shariah Advisory Board when necessary.
- viii. Risk Management: Identify and manage Shariah-related risks associated with the organization's operations. Develop strategies to mitigate potential risks and ensure compliance.

ix. Customer Service : Address queries related to Shariah compliance from customers, stakeholders, and regulatory bodies. Maintain a high standard of customer service in this regard.

x. Regulatory Compliance: Stay informed about changes in Islamic finance regulations and ensure the organization's activities comply with relevant legal and regulatory requirements.

xi. Reporting: Prepare and submit regular reports on the organization's Shariah compliance status to senior management, regulatory authorities, and Shariah boards.

xii. Any other official duties that will be assigned by the supervisor at any time.

C. Terms of Service

Permanent employment

15. POST: INTERNAL AUDITOR 1 Post Unguja

A. Minimum Qualifications, Experience and Competency

- i. Holder of Bachelor Degree of Banking and Finance, Islamic Banking, Business Administration, Computer Science or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional qualifications shall be an added advantage.
- iv. Strong knowledge on Banking products, analytics and regulatory requirement.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- viii. High Integrity with confidentiality acumen.
- ix. Flexibility to work anywhere.
- x. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Carry out routine and surprise audit assignments.
- ii. Provide exceptional customer service by addressing inquiries, resolving issues, and offering banking solutions.
- iii. Maintain compliance with bank policies, procedures, and regulatory requirements.
- iv. Collaborate with team members to identify process improvements and enhance operational efficiency.
- v. Prepare audit reports and submit the same timely to Audit Manager.
- vi. Carry out approved audit work programmes.
- vii. Go through various Bank reports with a view to identifying errors or anomalies and ensure that they are timely corrected or attended by respective staff.
- viii. Compile data and work done by subordinates for submission to Manager Internal Audit.
- ix. Supervise work done by subordinates.

- x. Participate in the preparation of the department budget.
- xi. Assist in regulatory audits and examinations, ensuring compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) guidelines.
- xii. Perform any other duties, as may be assigned by Supervisor.

C. Terms of Service

Permanent employment.

16. POST: RECOVERY OFFICER 2 Post Unguja

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree of Business Administration, Economics, Agriculture, Banking, Accountancy, Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional qualifications shall be an added advantage.
- iv. Strong knowledge on Banking products, analytics and regulatory requirement.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- viii. Recommendable business influence and negotiation skills.
- ix. Flexibility to work anywhere.
- x. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Negotiate arrangements for settling outstanding arrears, ensuring that prompt action is taken in cases where arrangements are not honored.
- ii. Issue various documents associated with the recovery of unpaid debts, as appropriate, including liability order notices, attachment of earning or benefit orders, referrals to Enforcement Agents, requests for insolvency proceedings etc.
- iii. Ensure recommendable Bank's quality to loan portfolios through recovery processes and actions.
- iv. Provide exceptional customer service by addressing inquiries, resolving issues, and offering banking solutions.
- v. Maintain compliance with bank policies, procedures, and regulatory requirements.
- vi. Generate reports on Bank's recovery performance and related perspectives.
- vii. Stay updated on banking regulations and industry trends to ensure adherence to best practices.
- viii. Assist in regulatory audits and examinations, ensuring compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) guidelines.
- ix. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent Employment.

17. POST: TREASURY OFFICER- 1 Post Unguja.

A. Minimum Qualifications, Experience and Competency

- i. Holder of Bachelor Degree of Economics, Commerce, Business Administration, Accountancy, Banking and Finance, Islamic Banking or its equivalent and related qualifications.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Professional certification will be an added advantage.
- iv. Strong knowledge on Banking products, analytics and regulatory requirement.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- viii. Flexibility to work anywhere.
- ix. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Provide exceptional customer service by addressing inquiries, resolving issues, and offering banking solutions.
- ii. Maintain compliance with bank policies, procedures, and regulatory requirements.
- iii. Generate reports on treasury operational performance, transaction volumes, and compliance metrics.
- iv. Manage cash management functions including cash flow forecasting and analysis, preparation of the daily cash report, daily borrowings, repayments, hedging programs, share repurchase program, management of foreign exchange and interest rate risk.
- v. Assist in regulatory audits and examinations, ensuring compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) guidelines.
- vi. Perform any other official duty as assigned by the supervisor.
- vii. Maintain recommendable relationship and communications with banks and other financial service providers including rating agencies, banking and financial institutions, company investors.
- viii. Develop and deploy investor communication strategy working closely with executive management.

C. Terms of Service

Permanent employment

18. POST: SENIOR ESTATE OFFICER - QUANTITY SURVEYOR 1 POST UNGUJA.

A. Minimum Qualifications, Experience and Competency.

- i. Holder of Bachelor Degree or Advanced Diploma in, Land Management and Valuation or equivalent or related qualification from recognized institution.

- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Knowledge of ethical standard and compliance requirements in the Banking and real estate sectors.
- iv. Professional qualifications shall be an added advantage.
- v. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vi. Strong interpersonal skills to build rapport with customers and colleagues.
- vii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- viii. Proficient in Quantity Survey technique including cost estimation, cost control and tendering processes.
- ix. Ability to prepare and evaluate Bill of Quantity, Tendering documents and contract variations.
- x. Familiarity with project scheduling, resources allocation and risk management practices.
- xi. Proficient in Quantity Surveying soft ware such as Cost X, Blue green or Win QS will be an added advantage.
- xii. Knowledge of ethical standard and compliance requirements in the Banking and real estate sectors.
- xiii. Relevant working experience of at least five (5) years.

B. Duties and Responsibility

i. Project Cost Estimation:

- Prepare detailed cost estimates for real estate development projects, including material, labor, and equipment costs.
- Conduct cost analyses and feasibility studies to determine project viability and profitability.
- Develop and maintain accurate bills of quantities (BOQs) for tendering and contract purposes.

ii. Tendering and Procurement:

- Prepare tender documents, including specifications, drawings, and contract conditions.
- Manage the tendering process, evaluate bids from contractors, and recommend suitable vendors for project awards.
- Negotiate contracts, terms, and conditions with contractors, suppliers, and consultants.

iii. Cost Control and Budgeting:

- Monitor project costs against budgets, identifying deviations and implementing corrective measures.
- Prepare and update project budgets, forecasting expenses and cash flow requirements.
- Review and approve contractor payment applications, ensuring compliance with contract terms.

iv. Quantity Surveying and Measurement:

- Carry out on-site measurements, valuations, and progress assessments to verify work done by contractors.

- Prepare interim valuations, variations, and final accounts for construction projects.
 - Conduct regular site visits to assess work quality, progress, and compliance with specifications.
- v. **Risk Management:**
- Identify potential risks and uncertainties in real estate projects and develop risk mitigation strategies.
 - Monitor and manage project risks related to costs, schedules, quality, and health and safety.
- vi. **Project Coordination:**
- Coordinate with project stakeholders, including architects, engineers, contractors, and consultants.
 - Facilitate project meetings, providing technical input and progress updates to management and project teams.
 - Ensure effective communication and collaboration among all project participants.
- vii. **Quality Assurance and Compliance:**
- Ensure that construction works meet quality standards, specifications, and regulatory requirements.
 - Conduct inspections and quality checks to maintain project integrity and compliance with building codes.
 - Implement quality assurance processes and procedures to achieve project objectives.
- viii. **Reporting and Documentation:**
- Prepare regular progress reports, cost reports, and financial analyses for management review.
 - Maintain accurate project records, including contracts, correspondence, drawings, and reports.
 - Document project changes, variations, and approvals in a systematic and organized manner.
- ix. **Contract Administration:**
- Administer construction contracts, including issuing instructions, variations, and contract claims.
 - Manage contractual disputes, claims, and resolutions in accordance with legal and contractual requirements.
 - Ensure compliance with contract terms, specifications, and performance standards.
- x. **Customer Service and Stakeholder Engagement:**
- Provide technical advice and support to internal stakeholders, such as senior management and project teams.
 - Liaise with external stakeholders, including regulatory authorities, local authorities, and community groups.
 - Address customer inquiries, complaints, and feedback related to real estate projects with professionalism and efficiency.
- xi. **Continuous Improvement and Innovation:**
- Stay updated on industry trends, best practices, and emerging technologies in quantity surveying and real estate development.
 - Identify opportunities for process improvements, cost efficiencies, and value engineering in project delivery.

- Promote innovation and sustainability initiatives in real estate projects, aligning with the bank's objectives.
- xii. **Team Leadership and Mentoring:**
 - Lead a team of quantity surveyors and project professionals, providing guidance, support, and mentorship.
 - Delegate tasks, assign responsibilities, and monitor team performance to ensure project success.
 - Foster a culture of collaboration, knowledge sharing, and professional development within the team.
- xiii. **Legal and Regulatory Compliance:**
 - Ensure compliance with relevant laws, regulations, and industry standards governing real estate development.
 - Implement health and safety measures, environmental policies, and sustainability practices in project execution.
 - Uphold ethical standards and integrity in all aspects of quantity surveying and project management.
- xiv. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent employment

19. POST: Manager Estate -1 Post Unguja.

A. Minimum Qualifications, Experience and Competency

- i. Minimum of a Bachelor's degree or Advanced Diploma in Estate Management, in Environmental Engineering, Architecture, Building Economics, Civil Engineering, Electrical Engineering, Land Management and Valuation or related field and equivalent qualification from recognized institution.
- ii. Computer literacy in MS Office, Word Processing, Spreadsheet, Data Base and other packages shall be considered.
- iii. Knowledge of ethical standard and compliance requirements in the Banking and real estate sectors.
- iv. Relevant working experience of at least five (5) years.
- v. Professional qualifications shall be an added advantage.
- vi. Exceptional Customer Service and Communication Skills (both in Kiswahili and English).
- vii. Strong interpersonal skills to build rapport with customers and colleagues.
- viii. Able to work independently, effective, efficiently in fast paced environment while maintaining accuracy.
- ix. Flexibility to work anywhere.
- x. Relevant working experience of at least five (5) years.
- xi. Must be registered as professional Engineer/ Architecture/ Valuer/Quantity Surveyor by respective professional Registration Board
- xii. Age limit of not more than thirty-five (35) years as at the date of this advert.

B. Duties and Responsibility

- i. Project Cost Estimation:**
 - Prepare detailed cost estimates for real estate development projects, including material, labor, and equipment costs.
 - Conduct cost analyses and feasibility studies to determine project viability and profitability.
 - Develop and maintain accurate bills of quantities (BOQs) for tendering and contract purposes.
- ii. Cost Control and Budgeting:**
 - a. Monitor project costs against budgets, identifying deviations and implementing corrective measures.
 - b. Prepare and update project budgets, forecasting expenses and cash flow requirements.
 - c. Review and approve contractor payment applications, ensuring compliance with contract terms.
- iii. Risk Management:**
 - a. Identify potential risks and uncertainties in real estate projects and develop risk mitigation strategies.
 - b. Monitor and manage project risks related to costs, schedules, quality, and health and safety.
- iv. Project Coordination:**
 - a. Coordinate with project stakeholders, including architects, engineers, contractors, and consultants.
 - b. Facilitate project meetings, providing technical input and progress updates to management and project teams.
 - c. Ensure effective communication and collaboration among all project participants.
- v. Quality Assurance and Compliance:**
 - a. Ensure that construction works meet quality standards, specifications, and regulatory requirements.
 - b. Conduct inspections and quality checks to maintain project integrity and compliance with building codes.
 - c. Implement quality assurance processes and procedures to achieve project objectives.
- vi. Reporting and Documentation:**
 - a. Prepare regular progress reports, cost reports, and financial analyses for management review.
 - b. Maintain accurate project records, including contracts, correspondence, drawings, and reports.
 - c. Document project changes, variations, and approvals in a systematic and organized manner.
- vii. Contract Administration:**
 - a. Administer construction contracts, including issuing instructions, variations, and contract claims.
 - b. Manage contractual disputes, claims, and resolutions in accordance with legal and contractual requirements.
 - c. Ensure compliance with contract terms, specifications, and performance standards.
- viii. Customer Service and Stakeholder Engagement:**
 - a. Provide technical advice and support to internal stakeholders, such as senior management and project teams.

- b. Liaise with external stakeholders, including regulatory authorities, local authorities, and community groups.
- c. Address customer inquiries, complaints, and feedback related to real estate projects with professionalism and efficiency.
- ix. **Continuous Improvement and Innovation:**
 - a. Stay updated on industry trends, best practices, and emerging technologies in quantity surveying and real estate development.
 - b. Identify opportunities for process improvements, cost efficiencies, and value engineering in project delivery.
 - c. Promote innovation and sustainability initiatives in real estate projects, aligning with the bank's objectives.
- x. **Team Leadership and Mentoring:**
 - a. Lead a team of engineers and project professionals, providing guidance, support, and mentorship.
 - b. Delegate tasks, assign responsibilities, and monitor team performance to ensure project success.
 - c. Foster a culture of collaboration, knowledge sharing, and professional development within the team.
- xi. **Legal and Regulatory Compliance:**
 - a. Ensure compliance with relevant laws, regulations, and industry standards governing real estate development.
 - b. Implement health and safety measures, environmental policies, and sustainability practices in project execution.
 - c. Uphold ethical standards and integrity in all aspects of real estate and project management.
- xii. Perform any other official duty as assigned by the supervisor.

C. Terms of Service

Permanent employment

20. POST: Senior Officer Forensic and Investigation - 1 Post Unguja

Job Summary: We are seeking a talented and experienced Senior Officer in Forensic to join our risk management team. The Senior Officer will be responsible for conducting forensic investigations, analyzing financial data, and implementing fraud prevention measures. This role plays a crucial part in safeguarding the bank against fraud, financial crimes, and misconduct.

Key Responsibilities:

1. Forensic Investigations:

- Conduct thorough and detailed forensic investigations into suspected fraud, financial crimes, and misconduct.
- Gather and analyze evidence, financial records, and transactional data to identify irregularities and potentially fraudulent activities.
- Interview witnesses, employees, and other relevant parties to gather information and build a comprehensive case.

2. Fraud Detection and Analysis:

- Utilize advanced data analysis techniques to detect patterns, anomalies, and trends indicative of fraudulent activities.
 - Perform in-depth analysis of financial statements, transactions, and accounts to identify potential fraud schemes.
 - Collaborate with internal teams and external agencies to assess fraud risks and develop mitigation strategies.
3. **Fraud Prevention Strategies:**
- Develop and implement effective fraud prevention programs, policies, and procedures.
 - Conduct risk assessments to identify vulnerabilities and recommend controls to prevent future fraud incidents.
 - Stay updated on industry trends, emerging fraud schemes, and best practices in fraud prevention.
4. **Reporting and Documentation:**
- Prepare detailed and comprehensive reports of findings, including evidence, analysis, and recommendations.
 - Present findings to senior management, regulatory authorities, and law enforcement agencies as required.
 - Maintain accurate and confidential documentation of investigations, evidence, and case files.
5. **Training and Awareness:**
- Provide training and guidance to employees on fraud awareness, detection, and prevention measures.
 - Conduct workshops, seminars, and educational sessions to enhance staff knowledge and vigilance against fraud.
6. **Compliance and Regulatory Requirements:**
- Ensure compliance with all relevant laws, regulations, and industry standards related to fraud prevention and investigation.
 - Assist in responding to regulatory inquiries and audits related to forensic investigations.
7. Perform any other official duty as assigned by the supervisor.

Qualifications and Skills:

- Bachelor's degree in accounting, Finance, Business Administration, or equivalent or related field.
- Certified Fraud Examiner (CFE) or similar certification preferred and will be an added advantage.
- Minimum of 3 years of experience in forensic accounting, fraud investigation, or related field.
- Proficiency in forensic investigation techniques, tools, and methodologies.
- Strong analytical skills with the ability to interpret complex financial data.
- Excellent knowledge of banking operations, regulations, and compliance requirements.

- Experience in conducting interviews, gathering evidence, and preparing investigative reports.
- Exceptional attention to detail and accuracy in documentation.
- Excellent communication skills, both written and verbal.
- Ability to work independently, manage multiple tasks, and meet deadlines.
- Age limit of not more than thirty-five (35) years as at the date of this advert.

REMUNERATION.

Attractive salary with PBZ Scales/Grades will be offered to the selected candidate along with incentive packages as per PBZ Staff regulations.

MODE OF APPLICANT.

- All application should be applied through “**zanajira**” **portal** addresses
<http://portal.zanajira.go.tz>
- **Application Deadline:** All applications should be submitted from 14th March 2024 to 24th March,2024.
- This advertisement is also found in PBZBANK Website www.pbzbank.co.tz.

All applications should be addressed to:

**The Managing Director
The People’s Bank of Zanzibar Ltd
P.O.BOX 1173
ZANZIBAR.**