



## **JOB TITLE: MANAGER RETAIL COLLECTION (SME, MSE, CONSUMER)**

**Department: DEPARTMENT OF CREDIT**

**Location: Tanzania Head Office**

**Number of openings: 1**

### **Job Purpose**

**The main purpose of the job is to manage the Retail Collection Subunit to ensure turnaround of classified loan portfolio both SME, MSE and Consumer in line with the business strategy, credit policy and procedures**

### **Principle Responsibilities**

- To receive delinquent retail loans with exposure below TZS 300 million and consumer loans with above 91 days past due for collection purposes.**
- To maximize Collections and recoveries of non-performing retail portfolio i.e. all products of consumer loans, digital loans, MSE, and SME loans below 300 million.**
- Conduct a review of delinquent loans and establish strategy for turnaround the same to ensure high quality performing credit portfolio in line with the business strategy.**
- To establish the compliance for recovery process including the demand notice which was issued against the existing securities/guarantee.**
- To advice the branch and Management for turnaround plan and follow up implementation of the same with the credit department and branches.**
- To visit the borrowers with non-performing facilities with the intention to service the loan to assess and establish cash flows available to support the proposed payment plan.**
- To monitor payments on a monthly basis for non-performing borrowers with settlement arrangement with the Bank on the loan amount outstanding.**
- Manage the performance of subordinate staff, develop, and implement training and development plans to ensure their performance is aligned with business goals and objectives.**
- Liaise with all stakeholders for example, branches, departments within the bank, clients, government institutions, the Central Bank and other financial**

institutions to ensure that the bank's interests are properly represented and safeguarded.

- Review the unit reports and related processes and procedures to ensure sound quality control and recommend appropriate interventions in line with the business strategy.
- Lead and demonstrate leadership to the team to perform and achieve the expected results.
- Presentation and preparation of liquidation and turnaround deals that offer minimum cost and maximum return to the bank.
- Any other official duties assigned by the immediate supervisor/Line Manager.

#### **Qualifications Required**

- Holder of a bachelor's degree from any recognized University with relevant professional qualifications.
- At least five (5) years of experience in credit operations and Portfolio monitoring with a good background in Credit appraisal and Management.
- Knowledge in credit appraisal and monitoring, debt re-structuring/workout, collection and recovery.
- Knowledge in credit appraisal and monitoring, debt re-structuring/workout, collection and recovery.
- Debt recovery management.
- Effective writing and presentation skills in English and Swahili.
- Excellent interpersonal and networking skills, internally and externally.
- Strong analytical, problem-solving, decision-making and financial management skills.
- Proven leadership skills.

**Deadline: 2024-08-27**

**Employment Terms: PERMANENT**

**[APPLY HERE](#)**