



1. JOB TITLE: Graduate Trainee

Human Resources Department, Tanzania

Tanzania, United Republic of

JOB DESCRIPTION

KEY RESPONSIBILITIES: TYPICALLY NOT BE MORE THAN 10

1. Provide splendid customer services to customers in a friendly and courteous manner at all times
2. Have sufficient knowledge about the banking products and services
3. Respond to all Customer inquiries in accordance to the Bank's Policies and Procedures
4. Ensure that all the bank's policies and procedures, code of conduct and regulatory guidelines are strictly complied with in the process of discharging duties.

DAILY RESPONSIBILITIES: ELABORATE UP TO 5 OF THE MOST TYPICAL

1. Advise customers on financial related issues
2. Ensure that records are correctly captured
3. Perform any other related duties as may be assigned by the Supervisor from time to time.

Academic & Professional

Particulars	Detail	Specific Field or Qualification
Education	O'Level & A'Level	Atleast 'C' in Mathematics and English
Bachelor's Degree	Business Related	

Professional
Qualifications Business Related

 Business Related Added
Master's Degree Advantage

Experience

Total years of Experience required 0 years

Apply Before: 25/09/2024, 16:30

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2. JOB TITLE: Corporate Banker

Corporate Banking Department, Tanzania.

Tanzania, United Republic of

JOB DESCRIPTION

KEY RESPONSIBILITIES

- Quality of market intelligence information to support credit analysis.
- Quality of credit reports for credit committee reviews
- Adequacy of personal competence to effectively perform Credit analysis tasks.
- Quality of credit portfolio information and credit portfolio maintenance
- Minimization of exposures to and impact of risks associated with KYC and AML.
- Consistency in adherence to and application of established policies, processes, procedures and tools to achieve optimal efficiency, compliance and cost containment.

COMPETENCE REQUIREMENTS

- Technical skills to effectively perform credit analysis and portfolio maintenance activities/tasks in a manner that consistently achieves high quality standards or benchmarks.

- Interpersonal skills to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.
- Knowledge of lending business and products.
- Knowledge and effective application of all relevant banking policies, processes, procedures and guidelines to consistently achieve required compliance standards or benchmarks.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented.

MAIN ACTIVITIES

- Review of credit requests including review of financial and credit information provided in respect to the corporate clients.
- With the support of the Relationship Manager, prepare credit applications commensurate with credit policy for both facility renewals and on-boarding of new facilities.
- Be conversant with the KYC requirements. Undertake actions to ensure compliance. Exercise due care and diligence in ensuring all AML and KYC requirements are complied with.
- Maintain financial information on loan accounts including financial covenants, spreads and interim reports.
- Monitor and ensure that there are no excesses that are not approved for both assets and liability customers.
- Conduct periodic economic analysis, industry studies, self-assessment and stress tests and recommend strategy and plans of action vis a vis the bank's credit portfolio.
- Proactive monitoring of the credit portfolio to ensure early detection of problem credits.
- Undertake annual review of security documentation for all corporate accounts.
- Responsible for delivering a service to customers that matches the Bank's mission statement.

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

- University Degree or Professional Qualification in a relevant discipline.
- Three years of experience with similar responsibilities.
- Practical experience in use of Microsoft Office Packages.

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