



1. JOB TITLE: Manager – Credit Administration

Job Purpose:

Responsible for processing/authorizing credit related transactions including scrutiny of security documents, disbursements of credit facilities, control and monitoring of credit facilities through reports/e mails, submission of regulatory and other management reports, responding to Audit/Compliance and Risk and internal and External Queries, and any other Credit Administration related matters as directed by Head of CAD or Head of Credit

Duties and Responsibilities:

- Contributing towards effective managing, monitoring and controlling the lending portfolio.
- Error free scrutiny of security and disbursement related documents.
- Ensuring that credit disbursements are done at appropriate authority.
- Assist to ensure that perfection/collection of pending security documents.
- Assist to prepare, review and submit BOT and CRB reports.
- Assist to prepare credit committee and board-related reports.
- Follow up and respond to internal or external audit reports.
- Respond to queries from Audit, Compliance, and Risk.
- Authorization of entries and disbursements in Core banking system (CBS).
- Follow up for any pending documents with business teams.
- Test/Review any new or enhancement in CBS or any reports.
- Ensure 100% maintenance of collateral in CBS.
- Upkeeping and following on FDR (pledged as security).
- Handling any other role that may be assigned by management from time to time in the course of duty.

Qualifications:

- University degree in Banking & Finance, Economics, Accounting, or a related field.
- Excellent knowledge of MS Office.
- Strong financial management and analytical skills.

Work Experience:

- Minimum of 6 years of experience in a banking environment.
- Proven Credit Administration skills with experience in implementing a diversified credit portfolio.

Effort and Involvement:

- Requires prolonged periods of sitting at a desk, working on a computer, and reviewing documents.
- Involves interaction, coordination, and supervision of subordinates with a direct reporting relationship.

Application Procedure:

Applications should be submitted to recruitment2024@diamondtrust.co.tz

DTB is an equal-opportunity employer.

2. JOB TITLE: Manager - Remediation**Job Purpose:**

Reporting to the Head of Credit, the role holder will handle high-value under-performing watchlist, restructured, and stressed accounts. The actions would include renegotiations/restructures/workouts, with a view of retaining the accounts and returning them to current/performing status.

Duties and Responsibilities:

- Remediation activities will include review of business viability via examinations of historical performance to identify root cause for poor performance, review projected financials, preparation review of Credit analysis together with credit analysts, physical visits to clients, inspection of collaterals, frequent meetings

with clients, engaging relevant service providers such as Lawyers, Fund raising agents, valuers, investigators, auctioneers etc.

- Considering the Value and complexity of the large corporate accounts the role holder will required to manage the client relationship directly to free up business heads and RMs to focus on the business development.
- Providing timely feedback Credit team and Business colleagues on 'lessons learnt' from weak credits, to inform required changes policies and processes. The person will also undertake regular training to staff who undertake the credit process.
- The person holding the role will also provide input as required into complex debt recovery cases, supporting rehabilitation of accounts before they are handed back into the performing portfolio managers.
- The official shall closely work with Corporate Banking, Debt Recovery and Legal units to ensure remediation of accounts and resolution of stressed assets.

Qualifications:

- Bachelor's degree in a relevant field such as Commerce, Economics, Business Administration, or related areas.
- Master's degree is an additional qualification.
- Certification in a relevant field is desirable.

Work Experience:

- At least 7 years in credit related functions.
- At least 3 years in managerial positions.
- Work experience in similar role is desirable.

Personal Attributes:

- Excellent negotiations and relationship management skills.
- Solid experience in credit analysis and credit remediation.
- Debt restructuring and covenant setting skills.
- Designing and implementation of turnaround strategies and complex negotiations.
- Thorough knowledge of BOT prudential guidelines and other Banking Act requirements related to lending.

Effort and Involvement:

- Requires a prolonged period of sitting at desk and working on a computer and reviewing of documents
- Requires interaction, coordination, and supervision of subordinates with a direct reporting relationship.
- Meet/ engagement with internal and external Stakeholders

Performance Evaluation:

- Performance evaluations are conducted bi-annually in June and December.

Application Procedure:

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