

TPB Bank PLC is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products.

TPB Bank PLC is a Bank, whose vision is "to be the leading bank in the provision of affordable financial services and promoting financial inclusion in Tanzania". As part of effective organizational development and management of its human capital in an effective way, TPB BANK PLC commits itself towards attaining, retaining and developing the highly capable and qualified workforce for TPB BANK PLC betterment and the Nation at large.

CREDIT OFFICER - 1 POSITION

TPB Bank PLC seeks to appoint dedicated, self-motivated and highly organized Credit Officer (1 position) to join the Retail Business Banking team.

REPORTING LINE	Branch Manager/Assistant Branch Manager
LOCATION	Upcountry
WORK SCHEDULE	As per TPB Bank PLC Staff regulations
DIVISION	Branches
SALARY	Commensurate to the Job Advertised

POSITION OBJECTIVE

1. This position is to engage, manage and work directly to improve the activities of the branch credit operations.
2. To evaluate, provide analysis, conclusion and recommendations to determine credit lines and communicate this information to customers and other team members of the branch.
3. Engaged in conducting credit investigations/visitations and collecting delinquent accounts and answerable all branch credit related issues to the branch manager and senior management.

KEY RESPONSIBILITIES

- Assist branch manager in creation of credit risk management environment of an acceptable quality, in terms of established credit guidelines.
- Administer branch credit application and ensure that direct reports are producing high quality of credit application files
- Maintain branch low portfolio Non-performance rates ensuring post disbursement follow up is being done and customer actively operate their accounts accordingly.

- Assist Branch manager in site visitations and Branch Credit Meetings and make sure that respective reports are produced timely for decision making.
- Customer acquisition by actively soliciting potential clients
- Managing the branch loan portfolio by ensuring close follow ups of their respective customers.
- Directly work with customers to deepen existing relationships through the analyses of needs and provision of products and services.
- Analyses and reviews quality of potential and existing business to ensure maximum profitability.
- Maintain accurate and up-to-date records of all actual and attempted customer interactions.
- Conduct customer meetings that have defined call objectives, desired outcomes and a well-constructed plan.
- After consideration of individual case merits, recommend credits applications for approval to the branch manager and other relevant authorities.
- Manages credit quality standards through effective management of risk according to the Credit manuals and policy.
- Scrutinize loan applications, to review feasibility reports and prepare appraisal reports and accompanying memorandum for action of by relevant loan sanctioning authority.
- Verify loan application forms, crosschecking the requirements and advise customers accordingly.
- Maintain borrower's files and ensure that all pre-disbursement conditions are fulfilled.
- Ensure that loan installments from customers are posted into relevant accounts.
- Follow-ups on non-performing loans/customers that are not paying their loan as per the agreement.
- Ensure that weekly, monthly, quarterly, annual and any other reports on loan portfolio are accurate, complete, and prepared on schedule.
- Prepare all branch returns and ensure they are in accordance with the credit policy and lending manual.
- Verify postings of loan administration fees for customers whose loans have been disbursed.
- Ensure proper filling of customer credit documents and correspondents.
- Improving the quality of customer's data by ensuring all customers data is captured as per KYC set rules and regulations.
- Analyse delinquent accounts and prepare report on highest risk accounts including recommendations for resolution.
- Monitor violations of credit policies, provide analysis, conclusion and recommendations, present findings to the Branch Manager and suggest actions/penalties to be taken when appropriate

- Develop processes and procedures for evaluating customer financial and setting and changing credit lines/limits, as well as credit holds; implement liens as necessary to major delinquent account as approved
- Attend to the generated legal documents used in the credit function for onwards preparation of disbursements
- Perform any other duties as may be assigned by Branch manager from time to time

EXPERIENCE AND KNOWLEDGE REQUIRED

Education and experience:

Bachelor degree in Accounting, Finance, Economics, Commerce, Marketing, or Advanced Diploma in Banking / Business Administration, holders of TIOB/CIB Associate ship Diploma or related field and 1 year experience in the related field.

The position will attract a competitive salary package, which include benefits. Applicants are invited to submit their resume (***indicating the position title in the subject heading***) via e-mail to: recruitment@tpbbank.co.tz. **Applications via other methods will not be considered. Applicants need to submit only the Curriculum Vitae (CV) and the letter of applications starting the job advertised and the location. Other credentials will have to be submitted during the interview for authentic check and other administrative measures and should not in any way be attached during application.**

TPB Bank PLC has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment; physical capability assessment and reference checking.

AVOID SCAMS: NEVER pay to have your CV / Application pushed forward.

Any job vacancy requesting payment for any reason is a SCAM. If you are requested to make a payment for any reason, please use the [Whistle blower policy of the Bank](#), or call 0222162940 to report the scam. You also don't need to know one in TPB BANK PLC to be employed. TPB BANK PLC is merit based institution and to achieve this vision, it always go for the best.

Deadline of the applications is 2nd October, 2019.