



JOB TITLE: Head Of Lending

Job Purpose

Responsible for managing the banks Retail Lending Products including its administration, monitoring, control and recovery.

Key Responsibilities:

- Play an active role in the development and execution of the strategies, plans, policies and procedures of retail Lending products.
- Responsible for growth of retail lending portfolio which includes digital lending and scheme lending.
- Ensure effective Relationship Management on selective high net- worth, corporate and SME Customers.
- Responsible for growing retail lending portfolio including digital lending and scheme lending.
- Ensure compliance with the internal policy, credit approval terms and conditions regulatory ratios / policies
- Ensure regular monitoring of the Loan portfolio to maintain an acceptable quality book, with prompt escalations to avoid surprises across the Bank.
- Provide line management, guidance, coaching and support to direct repartees.

Qualifications

- University degree in Business administration or a related field.
- Master's degree in a relevant field is an added qualification.

Work Experience

- At least seven (7) years of work experience, at least three (3) years should be in a managerial position.
- Proven Relationship Management skills with customers.
- Ability to handle a diverse loan portfolio and customer base.
- Basic accounting and analytical skills.

Personal Attributes

- A structured approach to dealing with complex and variable work environments in an independent manner.
- Ability to balance opposing business requirements.
- Ability to balance long term and short-term requirements independently.
- Strong evaluation, communication and reporting skills
- Able to provide advice and cause/effect evaluation to support business decision making.
- Independent and logical thinker, yet an achiever and implementer.
- Leads by example
- Good at managing large volumes of information and can add value through management reporting.

APPLICATION INSTRUCTIONS

Applications should be submitted to recruitment2023@diamondtrust.co.tz

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