



Head Office: PSSF Millennium Towers II, Bagamoyo Road  
P.O Box. 9300, Dar es Salaam, Tanzania  
Telephone: +255 22 2162940 Fax: +255 22 2114815  
website: [www.tcbbank.co.tz](http://www.tcbbank.co.tz)  
Email: [ceo@tcbbank.co.tz](mailto:ceo@tcbbank.co.tz)

## JOB VACANCY- 1 POSITION

### ABOUT US:

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products with a vision “to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services”. As part of organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

Position:	Manager Special Assets Management and Recovery
Department:	Directorate of Credit
Section:	Special Assets Management & Recovery
Reports to:	Director of Credit
Location:	Head Office

### POSITION OBJECTIVE

Responsible for advising the bank in all matters regarding loan recoveries.

### KEY RESPONSIBILITIES

- i. Manage collection and recoveries unit with the assistance of Recovery Team including External Debt Collectors in order to reduce number of defaulters (NPL) as recovery procedures and reduce amount of charged off loans portfolio.
- ii. Implement effective and efficient recovery actions on all high risk and non-performing accounts.

- iii. Offer coaching where identified to all direct reports and to other Recovery staff depending on the nature of the situation.
- iv. Perform annual review on the Recovery procedures and obtain Board of Directors approval.
- v. Embed on controls and actions to close all audit findings related to recovery issues and ensure this is done within the allowed timeframe
- vi. Ensure quality and reliability of all data used in reports by doing a sanity check on all recovery reports.
- vii. Work with recovery team to achieve excellent results through continuous people development and mentoring activities.
- viii. Ensure the development of a high performing Recovery Team through embedding formal performance development and informal coaching on how to conduct meaningful discussions with non-performing clients.
- ix. Ensure that identified training is budgeted for and executed;
- x. Establish and maintain a succession plan for the management team in the area using the formal Talent Management process for identified talent and an informal process for remaining roles;
- xi. Ensure that Principal Recovery Officers create effective workforce plans;
- xii. Agreed targets and take accountability for the overall achievement of performance objectives in the Recovery unit;
- xiii. Provide clear direction to team members on the recovery strategic plan and key focus areas and ensure their understanding and buy-in;
- xiv. Analyse effectiveness of processes and systems in use in the department and make recommendations for improvements;
- xv. Set key performance indicators (KPIs) for all direct reports and review them on semi-annually and annually;
- xvi. Carry out work in accordance with the banks policies, procedures and BOT guidelines with high level of due diligence;
- xvii. Eliminate waste practices of whatever forms, suggest the use of low cost, new/best loans recovery practices to enhance performance;
- xviii. Ensure recovery Team visit Branches to assist recovery of bad debts this includes non-performing and charge off portfolio;

- xix. To lead the recovery team and ensure that a high quality, business focused, efficient and cost-effective be spoke procedures are deployed which maximizes loans recovery to meet yearly targets;
- xx. Keep watch on the performance of Auctioneers. Receivers/Managers and other agents as shall be appointed by the bank for recovery of non-performing loans;
- xxi. Propose for Procurement, the auction Company to whom the defaulted borrower should be assigned;
- xxii. Reach to an amicable settlement duly protecting interest of the Bank;
- xxiii. Take timely legal steps in loan recovery from defaulting customers; and
- xxiv. To carry out any other related duties as assigned by Supervisor.

### **PROFESSIONAL AND INTERPERSONAL DETAILS**

**Education:** Holder of Master's Degree in one of the following fields; Law, Banking, Economics, Commerce, Business Administration, Accountancy, Finance, Risk Management, Actuarial Sciences, Insurance or equivalent qualifications from any recognized Institution and Possession of CPA (T)/ACCA/ACA/CFA or relevant professional body is added advantage. Must have at least eight (8) years' working experience in banking or financial institution.

The position will attract competitive salary packages and benefits.

**Applicants are invited to submit their resume via the following link:-**

<https://www.tcbbank.co.tz/careers> applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures.

Tanzania Commercial Bank 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 and physical capability assessment.

**Deadline of the Application is 30<sup>th</sup> July 2024.**



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Position:	Principal ICT Officer – Data Scientist
Department:	Credit
Section:	Management Information and Reporting
Reports to:	Manager, Management Information and Reporting
Location:	Head Office

### POSITION OBJECTIVE

To ensure bank provisioning for probable losses of loans under both IFRS9 Model and Regulatory procedures is done timely and accurately.

Responsible for identifying hotspots, modelling and providing analytical updates on internal and external factors that influence Tanzania Commercial Bank PLC Portfolio performance.

## **KEY RESPONSIBILITIES**

- (i) ECL Modelling and Data Mining/Extraction
- (ii) Responsible for providing full support by sharing all the required credit reports/information and handling various credit related queries to the internal and external partners including BOT, auditors and other institutions
- (iii) Inquiring data from the available banking systems with assistance of database administrators analyse them and provide the analysed result to the management for decision making.
- (iv) Understanding of data and drawing insights from banking data sets, using predictive techniques for management decisions prior future impacts.
- (v) Suggesting banking data sets that are optimal to the bank for analytics
- (vi) Processing and validating the integrity of data to be used for analysis
- (vii) Identification of problems that can be solved by both quantitative and qualitative banking business data
- (viii) Ensuring banking systems accuracy, proper data input and timely report preparation and review for credit monitoring and management decision
- (ix) Ensuring checking of loan portfolio movement, sectorial concentration and advice the management on appropriate action.
- (x) Analysing large amounts of information to find patterns and solutions
- (xi) Propose solutions and strategies to tackle business challenges
- (xii) Preparing the summarized presentation of the analysed data for Management awareness and decision
- (xiii) Collaborate with business and IT teams to develop reports for follow-ups and decision making
- (xiv) Work with IT, the data steward and data architect to implement Power BI, providing the requirements from the business.



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## **PROFESSIONAL AND INTERPERSONAL DETAILS**

**Education:** Bachelor Degree in Computer Science with Statistics, Computer Science, Mathematics or related fields from any recognized university or equivalent. A comprehensive knowledge of credit risk models, programming skills (knowledge on programming languages such as python, SQL, Java etc.

**Experience:** At least four years of relevant banking experience

The position will attract competitive salary packages and benefits.

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Position:	Records Management Officer II
Department:	Credit
Section:	Credit Administration
Reports to:	Manager Credit Administration
Location:	Head Office

### POSITION OBJECTIVE

He/she will be responsible for maintaining and managing the bank's records and documents, ensuring their accuracy, security, and compliance with regulatory requirements. This role involves organizing, storing, and retrieving records efficiently while upholding the bank's data privacy and confidentiality standards.

### KEY RESPONSIBILITIES

- Maintain and update physical and electronic records and ensure are accurately filed for easy access
- Ensure all records comply with banking regulations and internal policies and protect sensitive information by adhering to data privacy and security protocols

- Conduct regular audits to ensure the integrity and accuracy of records
- Process and verify transaction records, customer information, and other relevant data
- Generate reports on record management activities and present finds to management
- Assist in the preparation of documentation for audits and regulatory reviews
- Work closely with other departments to facilitate record-keeping needs
- Utilize record management software and other relevant tools
- Suggest improvement to current systems and processes
- Any other duties as assigned by superior.

### **PROFESSIONAL AND INTERPERSONAL DETAILS**

**Education:** Holder of Bachelor Degree in one of the following fields; Records Management, Archives Management, Records and Archives and Documentation, Records and Information Management Corporate Information Management or equivalent qualifications from a recognized institution.

The position will attract competitive salary packages and benefits.

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<https://www.tcbbank.co.tz/careers/> applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures. All interviews will be conducted at Pemba, candidates from Pemba are therefore highly encouraged to apply.

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**Deadline of the Application is 6<sup>th</sup> August 2024.**