

We're hiring! Join our Team



Position

**CREDIT ADMINISTRATION
& MONITORING OFFICER**

Location : **Head Office**



Qualified candidates **MUST** send their **CV & Cover Letter** attached with all **academic certificates**.

All applications **MUST** be sent electronically through:

Email: **recruitment.tanzania@ubagroup.com**

Email subject: **CREDIT ADMINISTRATION & MONITORING OFFICER**

Deadline: 21st January 2024



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JOB OBJECTIVE(S)

- To maintain an independent control and ensure presence of balanced mix of compliance with local policies, group policies and the Central Bank's procedures and policies guidelines over:
 - The total credit portfolio
 - The related securities and other sanction covenants/conditions
 - Management and preparation of Credit Management Information reports and other returns
- Providing administrative support to Credit /Risk Management.
- Ensure compliance with Regulatory guidelines reporting requirements regarding Credit Risk
- Ensure acceptable security documentation standards as per Group requirements are maintained at all times including filing.

DUTIES & RESPONSIBILITIES:

- Mitigate operational risks by managing the end to end back office processes and overseeing a wide range of operational activities before and post disbursement of credit facilities to protect the financial strength and the reputation of the bank.
- Review all approval conditions and collate all legal documentation required before disbursement of each credit facility to ensure compliance as per credit approval and customer's accepted offer letter.



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DUTIES & RESPONSIBILITIES (CONTINUED):

- Ensure all pre-disbursement conditions including fee/charges and insurance payments are met before disbursement of credit facilities.
- Ensure offer letters are dully executed by the customers.
- Security documents are fully executed with registered Bank's interest as it may apply.
- Ensure Credit availment tickets (CAT) are well prepared for each facility to be booked with appropriate contents for final approvals and manage drawdown/disbursement of approved facilities.
- Extract, coordinates analyze and interpret credit portfolio information for relevant audience, these include regulatory reports and Management Information reports.
- Daily monitoring of arrears/excess over the limits if any on accounts that are normal & in watch-list categories together with branches and recommending suitable actions thereof.
- Ensure all required reports for Central Bank, Board and Group are having appropriate contents and are timely submitted, no delays.
- Regularly review insurance policies for credit facilities and ensure that properties, equipments and inventories held by the bank are properly insured all the time.
- Responsible for daily monitoring of credit exposures and enforcing compliance with covenants, any adverse movement should be promptly escalated to the Chief Credit Officer or relevant authority.



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DUTIES & RESPONSIBILITIES (CONTINUED):

- Own the valuation process for the bank's collaterals and thus responsible for management of the bank's panel of professional valuers.
- Responsible for instructing valuers to carry out professional valuations and tracking/monitoring of valuation reports for existing credits to ensure that they are always up to date as per policy requirements.
- Responsible for risk classification of accounts as per BOT guidelines monthly and quarterly and input of the same in the system and ensure they reconcile with remedial and Finance numbers.
- Responsible for risk classification of accounts as per IFRS 9 requirements monthly and quarterly and input of the same in the system and ensure they reconcile with remedial and Finance numbers.
- Manage Reconciliation of General ledger accounts including suspended Interest accounts and provisions monthly.
- Follow-up of annual reviews/renewals of overdraft facilities and ensuring this is done by branches on time i.e. 3 months before expiry. Keeping a review calendar.
- Monitoring of settlement of Temporary overdrafts/Temporary approved excesses to ensure timely repayments.
- To attend to branches'/borrowers' queries on interest calculations and other system related queries
- Manage site visits/collateral inspection reports.



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DUTIES & RESPONSIBILITIES (CONTINUED):

- Timely and regular submission of credit data to data bank and remain in charge of credit reference agencies and respective processes
- Maintenance of ticklers (insurance, CACOM expiries, OD limits, documentation deferrals etc.)
- Custodian of all credit files and updating them accordingly.
- Ensuring that the bank achieves an audit rating that is acceptable or better in all credit reviews
- Attend to all other duties and responsibilities as will be assigned by Management

KEY PERFORMANCE INDICATORS:

- Net Recoveries Vs Budget
- Efficiency of loan recovery effort (cost of recovery as a % of remedial loan balance recovered)
- Proficiency on coordinating the restructuring and workout of problem loans
- Effectiveness in managing the activities of Remedial Mgt.
- Collections made on restructured accounts
- Effectiveness at executing scheduled and adhoc assignments.



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JOB REQUIREMENTS:

- **Education:** Bachelor Degree (Business related degree/Accounting/Law/ Science etc.)
- **Experience:** 3 years banking experience with over 2 years in Credit Administration & Monitoring/ Credit Risk Operations.

KEY COMPETENCY REQUIREMENTS:

KNOWLEDGE:

- In-depth knowledge of lending products and best practices in core banking systems.
- Knowledge and experience in modern Credit Risk Management practices in Financial Services industry to provide visionary guidance on improvements and changes.
- Knowledge and effective application of all relevant banking policies, processes, procedures and guidance to consistently achieve required compliance standards or benchmarks.
- Knowledge of Loan & Collateral Documentation as well as the perfection process.



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KEY COMPETENCY REQUIREMENTS (CONTINUED)

SKILL/COMPETENCIES:

- Interpersonal skills to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact business performance
- Technical skills to effectively perform or guide performance of Credit Risk Management activities/tasks in a manner that consistently produce high quality of service
- Good communication skills
- Self-motivated to enable implementation of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.

Kindly note that,
only shortlisted candidates
will be **contacted!**



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Position

**RECOVERY
& REMEDIAL OFFICER**

Location : **Head Office**



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Email: **recruitment.tanzania@ubagroup.com**

Email subject: **RECOVERY & REMEDIAL OFFICER, JANUARY 2024**

Deadline: 21st January 2024



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JOB OBJECTIVE(S)

- Supervise Recovery & Remedial Activities in the Bank
- Review of Memorandum and Non- performing loan data base
- Ensure restructuring of non-performing loan into performing status
- Early resolution of problem loans and fraud related accounts

DUTIES & RESPONSIBILITIES:

- Achieve recovery target in line with advised budget.
- Supervise and implement appropriate restructuring strategies for the bank.
- Work with business team to ensure early intervention on potentially "bad" credits by packaging suitable work out proposals.
- Meetings with customers to assist customer towards resolution of problem loans
- Ensure that restructure proposals improve the credit by ensuring concrete repayment source and improved monitoring.
- Review and analyze restructure requests from Business Offices and departments and preparation of restructure proposals.
- Interface with Legal department on collateral strengthening
- Preparation of restructure proposals as well CACOMs to communicate approval.



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DUTIES & RESPONSIBILITIES (CONTINUED):

- Performing prompt identification of unauthorized balances and quick contact to the branch roles in respect of newly created PDOs by reviewing the Branch's portfolio weekly and relationship officers.
- Regularly monitors performance of Collection and Recovery Agents to ensure accounts assigned to them are fully recovered.
- Coordinate the Monthly Criticized Accounts (CAC) meetings for the Subsidiary.
- Preparation of monthly activity reports to Recovery & Remedial Management, CCO and Country MD/CEO.
- Daily call memo and progress reports on negotiations with customers in respect of the repayment of their loans.
- Referral of accounts for recovery intervention. Recovery intervention includes negotiations/meetings with customers who want loan workout options such as refinancing, rescheduling, and restructuring.

KEY PERFORMANCE INDICATORS

- Net Recoveries Vs Budget
- Efficiency of loan recovery effort (cost of recovery as a % of remedial loan balance recovered)
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JOB REQUIREMENTS:

- **Education:** Bachelor (Business related degree/Accounting/Law/ Science etc.)
- **Experience:** 3 years banking experience with over 2 years in Risk Management with one year in Remedial Management functions

KEY COMPETENCY REQUIREMENTS

Knowledge

- General branch operations
- Risk Mgt./Credit Analysis
- Debt Recovery & Remedial Mgt
- Loan documentation
- Collateral Documentation & perfection process

Skills/Competencies

- Good customer relation
- Knowledge of loan recovery function
- Good communication & effective reporting skills
- Basic banking operations knowledge
- Good negotiating skills
- Good understanding of business/working capital cycles.
- Numerate/qualitative Aptitude
- Creativity/Responsiveness

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