

**THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF FINANCE**



Tanzania Agricultural Development Bank (TADB)

Job Vacancies

Background of TADB

The Government of Tanzania has established the Tanzania Agricultural Development Bank Limited (TADB) under the provisions of the **Banking and Financial Institutions Act No 5 of 2006** and the **Banking and Financial Institutions (Development Finance) Regulations, 2012**. The primary objective for which the bank is established is to provide short, medium to long-term financing to the agricultural sector. In particular, the bank shall have the following key objectives:

- (i) To catalyse credit delivery to the agricultural sector and thereby accelerate agricultural growth;
- (ii) To lead, as an apex agricultural financing bank, in capacity building strategies and programmes to strengthen the agriculture financial value chain;
- (iii) To be an important initiative in the implementation of the Government's Second Generation Financial Sector Reforms (FSAP) as well as in the furtherance of agricultural development in the country, taking into account the Tanzania Development Vision 2025, the first five years Development Plan 2011/12 – 2015/16, the Agricultural Development Strategy and the National Strategy for Growth and Reduction of Poverty (MKUKUTA);
- (iv) To catalyse existing agro-financing activities through provision of short, medium and long-term facilities through the following institutions: commercial banks, community banks, savings and credit cooperative societies (SACCOS) and microfinance institutions (MFIs) that are active in lending to the agricultural sector.

TADB is hereby inviting applications from suitable qualified candidates to fill the following existing vacancies:

TADB BOARD OF DIRECTORS

Purpose and mandate

To oversee the overall operations (implementation of its projects and strategic plans) of the bank. Interested individuals must acknowledge their support to TADB's vision, mission, and

objectives.

Duties and Responsibilities

Successful applicants will be responsible for, but not limited to the following duties:

- (i) Make policies and regulations as will be deemed fit for the proper management of the bank;
- (ii) Manage the bank in line with the Banking and Financial Institutions Act, its regulations and Memorandum and Articles of Association;
- (iii) Determine the manner in which cheques, promissory notes, drafts, bills of exchange and other negotiable instruments, and all receipts for money paid to the bank shall be signed, drawn, endorsed, or otherwise executed;
- (iv) Monitor and evaluate the Bank's strategic plan to achieve the vision and mission and ensure the bank endures and thrives;
- (v) Oversee the bank's agreements and contracts with other institutions in furtherance of the bank's objectives;
- (vi) Ensure that the accounting system is maintained in accordance with acceptable standards and the books of the bank are kept properly, and that the accounts are checked by the Controller and Auditor General (CAG);
- (vii) Exercise all the powers of the bank to borrow money, and to mortgage or charge its undertaking, property and uncalled capital, or any part thereof, and to issue debentures, debenture stock, and other securities whether outright or as security for any debt, liability or obligation of the bank or of any third party; and
- (viii) To perform other related duties as stipulated under the law.

Functional and Technical Competencies

Successful candidates must possess among others, the following competencies:

- (i) High degree of skills, expertise, integrity and stature;
- (ii) Proven leadership, business and people management skills;
- (iii) Able to integrate macro and micro economic policies into the bank's strategies, policies and procedures;
- (iv) Able to devise and supervise implementation, monitoring and evaluation of Strategic Plans, other such plans, Vision and Mission;
- (v) Thorough understanding of macroeconomic policies, strategies and national development agenda;
- (vi) Exposure to, and appreciation of regional and international development finance issues; and
- (vii) Knowledge of the complexities of socioeconomic development, risk analysis,

particularly in financing agricultural development.

Qualifications, Knowledge and Experience

- (i) Holder of a degree or related qualification from a recognized University (institution) in either one of the following fields: law, economics, finance, accounting, and agribusiness;
- (ii) At least ten (10) years working experience; five of which in managerial position;
- (iii) sound integrity and with no conflict of interest pursuant to Section 11 of Cap.212;
- (iv) Shall have knowledge and familiarity in any of the following: development finance, agriculture, banking, microfinance, economic or financial matters, and with a proven success record in the implementation of business operations; and
- (v) Having previous board experience will be an added advantage.

Applications from suitable candidates must be submitted with a one page cover letter enclosing certified copies of relevant certificates and Curriculum Vitae (CV), should reach the undersigned within **two weeks** from the date of first appearance of this publication. The CV should bear proper names, physical addresses, reliable contact telephone numbers and e-mail addresses along with reference letters from two referees.

The applications should be properly addressed to the address below and clearly indicating on top of the envelope "Application for the Position of Board of Directors of TADB":

The Permanent Secretary
Ministry of Finance
P.O BOX 9111,
DAR ES SALAAM
Or
E-Mail: ps@mof.go.tz

MANAGING DIRECTOR

Nature and Scope

The Managing Director shall be the Chief Executive, responsible for the day-to-day management of the Bank, for provision of a dynamic and strategic leadership, vision and direction of the bank, ensuring appropriate outreach, development impact and profitability while providing high-quality and transformational services. He or She shall be appointed by the Board of Directors and hence reporting to the Board.

Duties and Responsibilities

A successful applicant will be responsible for, but not limited to the following duties:

- (i) Oversee effective and efficient implementation of the Bank's short, medium and long term plans, and enforcement of relevant legislations, rules and regulations pertaining to a Development Financial Institution;
- (ii) Provide direction and leadership towards achievement of the Bank's Vision, Mission, Objectives and Deliverables;
- (iii) Ensure that the bank consistently presents strong and positive image to stakeholders and the general public;
- (iv) Advise and inform the Board on progress made in implementing operational activities of the bank;
- (v) Oversee the design, promotion and delivery of quality products and services to the customers;
- (vi) Manage utilization of the bank's resources within approved budget, guidelines, policies, laws and regulations;
- (vii) Establish, implement and enforce a robust bank-wide risk management framework and systems (policies, processes and tools) covering operational risk, market risk, credit risk and other risks; and
- (viii) Carry out other related duties as may be assigned by the Board from time to time.

Functional and Technical Competencies

A successful candidate must possess among others, the following competencies:

- (i) High degree of skills, expertise, integrity and stature
- (ii) Proven leadership and business management skills;
- (iii) Able to integrate macro and micro economic policies into the bank's strategies, policies and procedures;
- (iv) Strong financial management skills;
- (v) Able to devise and supervise implementation, and monitoring and evaluation of Strategic Plans, other such plans, Vision and Mission and other resources;
- (vi) Strong public image and lobbying skills;

- (vii) Thorough understanding of macroeconomic policies, strategies and national development agenda;
- (viii) Exposure to, and appreciation of regional and international development finance issues; and
- (ix) Knowledge of the complexities of socioeconomic development, risk analysis and forecasting.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree or Postgraduate qualifications in one of the following fields; Economics, Finance, Business Administration, Accounting or related disciplines from recognized university or institution;
- (ii) Minimum of 15 years work experience; five years of which must be in senior management position in a banking industry or reputable finance institution;
- (iii) Knowledge and familiarity of Development Finance Institutions with a proven success record in the implementation of standard agricultural banking operations;
- (iv) Leadership, motivation and people management skills;
- (v) Customer oriented team player with strong interpersonal skills; and
- (vi) Must be computer literate.

HEAD OF LEGAL SERVICES/BOARD SECRETARY

Nature and Scope

The successful candidate will report to the Managing Director. He or She will serve as a Secretary to the Board and be responsible for advising the Managing Director, Management and the Board on all legal issues affecting Bank's operations.

Duties and Responsibilities

A successful applicant will be responsible for, but not limited to the following duties:

- (i) Co-ordinate matters pertaining to the administration of the Board's affairs, Board appointments, meetings and all related issues as required by law;
- (ii) Provide written or oral legal expertise/opinion to the Managing Director, various committees, Board of Directors and Departments;
- (iii) Prepare, execute and register all contracts and legal documents;
- (iv) Act as a solicitor, prepare documents for civil suits/litigation and advise on the retention of lawyers or conduct court cases for the bank;
- (v) Check all legal issues pertaining to loan applications before, during and after approval, to ensure the bank's interests are safeguarded;
- (vi) Co-manage receiverships with the bank's appointed Receivers/Managers in all

- receiverships; and
- (vii) Carry out other related duties as may be assigned by the Managing Director from time to time.

Functional and Technical Competencies

A successful candidate must possess, among others, the following competencies

- (i) Proven leadership and business management skills as well as understanding of banking and financial laws and regulations;
- (ii) Demonstrated litigation and negotiation skills;
- (iii) Ability to interpret and integrate laws, regulations and other statutes into banking/business policies and procedures;
- (iv) Knowledge and understanding of international law; and
- (v) Knowledge and familiarity of the Tanzanian corporate law, registration processes and procedures, as well as strong capability of undertaking due diligence.

Qualifications, Knowledge and Experience

- (i) Holder of a first Degree in Law (LLB) and a Masters degree or Postgraduate qualification in Law from recognized University or institution;
- (ii) Registered as an advocate in accordance with the laws of the United Republic of Tanzania,
- (iii) A minimum of 8 years experience in commercial or banking law and practice, 4 years of which should be in senior position in a related function at a reputable institution;
- (iv) Team player with strong interpersonal skills; and
- (v) Computer literate.

HEAD OF CORPORATE PLANNING AND POLICY

Nature and Scope

The successful candidate shall be reporting to the Managing Director. The Head of Corporate Planning and Policy Development shall be responsible for proactively leading research into issues aimed at improving the effectiveness and overall efficiency of the Bank.

Duties and Responsibilities

- (i) Prepare policies and strategic plans and budgets for the bank;
- (ii) Prepare policies and guidelines on the formulation of plan and reporting of performance
- (iii) Co-ordinate development of the bank's corporate plan and conduct periodic reviews of its implementation;

- (iv) Co-ordinate preparation of plan performance reports for submission to management and recommend on performance improvement measures;
- (v) Co-ordinate development of performance management measurement standards Manage continuous business process improvement and coordinate the preparation of policies, procedures and operations manuals and be the custodian of them;
- (vi) Identify and assess resource needs (quality and quantity);
- (vii) Advice on the preparation of programs intended to facilitate business processes;
- (viii) Recommend organizational strategies and changes as may be considered necessary.
- (ix) Identify and manage line-of-business changes and build on ongoing partnerships with government leaders, key stakeholders and business partners for effective change management;
- (x) Co-ordinate bank's efforts aimed at establishing and maintaining collaborations and partnerships with other development banks for the purpose of sharing knowledge and business; and
- (xi) Carry out other related duties as assigned by the Managing Director from time to time.

Functional and Technical Competencies

The job holder is also expected technically to be able to demonstrate:

- (i) Highly developed analytical skills in finance and economics;
- (ii) Capacity to interpret national policies and financial regulations and implement them within the bank's strategic plans;
- (iii) Capacity to monitor commodities, capital and financial markets and interprets developments as they relate to the bank's business; and
- (iv) Ability to analyze financial and economic data and interpret research reports.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following fields: Business Administration, Finance, Economics or related discipline from recognized institution/university;
- (ii) At least 8 years working experience of which 4 must be in managerial level in related field;
- (iii) Significant experience in strategic planning/project management;
- (iv) Knowledge of data analysis;
- (v) Leadership, motivation and people management skills;
- (vi) Team player with strong interpersonal skills; and
- (vii) Computer literate.

HEAD OF RISK AND COMPLIANCE

Nature and Scope

The Head of Risk and Compliance will be reporting to the Managing Director with responsibility for classifying, evaluating, and monitoring TADB's risks and advising accordingly to prevent businesses from becoming liable or not following regulations and standards.

Duties and Responsibilities

- (i) Review risk surveys and data;
- (ii) Implement strategies to mitigate risk and maintain control;
- (iii) Prepare statistical, departmental and financial reports;
- (iv) Developing Risk Management strategies and disseminating appropriate risk management practices for the Bank;
- (v) Overseeing and enforcing risk management policies and limits to close significant gaps in risk management capabilities;
- (vi) Formulating and driving a wide range of risk management policies and process upgrades including improved analysis and systems, development of risk rating system and implementing of risk-based pricing models;
- (vii) Developing systems to generate a robust MIS to identify, monitor, manage and control credit, market and operational risk;
- (viii) Organize, manage and motivate the available human capital within Risk Management Unit, through suitable organization structure; and
- (ix) Carry out other related duties as assigned by the Managing Director from time to time.

Functional and Technical Competencies

- (i) Understanding of risks involved in banking and finance, and how they are identified, measured and managed/mitigated;
- (ii) Strategic and analytical thinking and able to work under pressure;
- (iii) Able to understand complex edicts, regulations, guidelines, insurance products, and financial legislation; and
- (iv) Capacity to analyze product life cycle, market risk solutions, fixed income products, credit risk and attributions.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following fields; Business Administration, Economics, Finance, Accounts, Banking, Insurance, Finance, Law, Business, Accounting, Economics and Risk Management;

- (ii) Minimum of 8 years experience of which 4 must be at a managerial level in Risk and Compliance department; and
- (iii) Computer literate.

HEAD OF INTERNAL AUDIT

Nature and Scope

He/She will be reporting to the Internal Audit Committee of the Board and administratively to the Managing Director and shall be responsible for advising the Management in ensuring that the Bank is discharging its responsibilities according to the laid down policies, laws, rules, regulations and procedures.

Duties and Responsibilities

- (i) Plan, budget and schedule audit operations;
- (ii) Prepare and update the internal audit manual, audit policies, procedures and systems;
- (iii) Review, appraise and report upon the soundness, adequacy and application of financial and other management controls;
- (iv) Conduct special audits and investigations and present management audit reports to the Board;
- (v) Analyze data for evidence of deficiencies in control, duplication of effort, extravagance, fraud or lack of compliance with approved management policies, procedures, laws and government regulation;
- (vi) Ensure that audit reports and recommendations including those by the External Auditors and BOT Examiners are implemented; and
- (vii) Carry out other related duties as assigned by the Board from time to time.

Functional and Technical Competencies

- (i) Must possess excellent knowledge of the principles and techniques of Audit;
- (ii) Ability to design new audit measures taking into account new products;
- (iii) Ability to interpret central bank policies on financial regulations and implement them within Bank's strategic plan;
- (iv) Ability to analyze and interpret financial statements and make recommendations; and
- (v) Knowledge of best practices in Internal Audit.

Qualifications, Knowledge and Experience

- (i) Holder a Masters Degree/Postgraduate qualifications in either Business Administration, Accounting or Finance;
- (ii) Internationally recognized professional accountancy qualification such as ACCA,

- CIPFA or CPA (T);
- (iii) Minimum of 8 years post qualification practical audit experience, of which 4 must be in senior level in a recognized audit firm or reputable financial institution;
- (iv) Leadership, motivation and people management skills;
- (v) Team player with strong interpersonal skills; and
- (vi) Computer auditing skills.

PROCUREMENT MANAGER

Nature and Scope

He or She will be the Head of Procurement Unit and Secretary to the Tender Board. On day to day operations s/he will be reporting to the Managing Director and shall be responsible for advising and guiding Management and staff on procedures to be followed in procurement to ensure conformity with Public Procurement Act, its Regulations and Public Procurement Regulatory Authority (PPRA) Guidelines.

Duties and Responsibilities

A successful applicant will be responsible for but not limited to the following duties

- (i) Develop, implement and maintain a procurement management framework to support the strategic direction of the bank whilst ensuring its operation in accordance with the Public Procurement Act, 2004 and other related legislations and policies;
- (ii) Oversee significant procurement projects by taking responsibility for significant purchase plans, tender development, tender management, evaluation advice, contract negotiations and drafting, development of contract management frameworks and assistance with contract dispute mediation;
- (iii) Develop and continually strengthen relationships with internal and external key clients and stakeholders;
- (iv) Monitor marketplace changes and other contemporary issues as they relate to procurement to keep abreast of developments that will affect the Department's procurement function, including any Significant Purchases;
- (v) Develop the annual Corporate Procurement Plan and assist in delivery of associated strategies;
- (vi) Develop appropriate procurement systems, procedures and guidelines for the procurement entity and Contracts Committee;
- (vii) Liaise with and advise on the administration of all contractual arrangements and amendments to enable timely forward transition to departments and users; and
- (viii) Carry out other related duties as assigned by the Managing Director from time to time.

Functional and Technical Competencies

A successful candidate must possess among others, the following competencies

- (i) Ability to interpret Procurement Act and its Regulations and implement them within bank's strategic plan;
- (ii) Ability to manage assigned contracts, taking responsibility for quality assurance, service levels initiating and take corrective action as required; and
- (iii) Knowledge of best practices in Procurement and Stores management.

Qualifications, Knowledge and Experience

- (i) Holder of a first degree in one of the following discipline; Materials Management, Engineering, Architecture, Law, Quantity Surveying together with Post Graduate qualification in either Procurement, Business Administration or any related field;
- (ii) He or she must possess a recognized professional qualification such as CPSP as registered by the Procurement and Supplies Professionals and Technicians Board (PSPT);
- (iii) Have at least 8 years practical experience, of which 4 years must be in a senior level in from a recognized organization;
- (iv) Leadership, motivation and people management skills;
- (v) Team player with good interpersonal skills, and
- (vi) Computer literate.

DIRECTOR OF CREDIT AND BUSINESS MANAGEMENT

Nature and Scope

The successful candidate will report to the Managing Director. He/She will have overall responsibility for the Business Management Directorate, particularly in relation to business development, credit appraisal, monitoring, evaluation and credit administration.

Duties and Responsibilities

- (i) Involved in preparation of periodic business plans/budgets;
- (ii) Develop and market the bank's business through contact with corporate customers, government and quasi-government bodies, high net-worth individuals and other prospective clients;
- (iii) Participate in the development of the bank's funding and credit philosophy, policies and procedures;
- (iv) Supervise and monitor projects under implementation, and operating borrower companies;
- (v) Coordinate and ensure timely submission of periodic reports on production, sales,

- finance and investment for operating borrower companies;
- (vi) Coordinate and ensure regular preparation of portfolio review reports and alert relevant departments on required actions;
 - (vii) Maintain good corporate and customer relationships ensuring best customer service; and
 - (viii) Carry out other related duties as assigned by the Managing Director from time to time.

Functional and Technical Competencies

- (i) Understanding of agriculture and its related products as a business;
- (ii) Ability to assess marketing opportunities and target markets for possible business;
- (iii) Ability to suggest changes and improvements in projects that increase profitability of the business;
- (iv) Competence in credit portfolio and project management;
- (v) Analytical and credit appraisal skills; and
- (vi) Interpersonal and customer handling skills.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualification in one of the following field; Business Administration, Economics, Finance Agricultural Economics or related discipline from recognized University/Institution.
- (ii) Minimum of 10 years relevant experience of which 5 must be at a managerial level in a development/commercial bank or banking/finance institution.
- (iii) Must have experience in dealing with agriculture projects.
- (iv) Leadership, motivation and people management skills.
- (v) Team player with strong interpersonal skills; and
- (vi) Computer literate.

BUSINESS DEVELOPMENT MANAGER

Nature and Scope

The successful candidate will report to the Director of Credit and Business Management. He/She will have overall responsibility for the business development and management of corporate relationships.

Duties and Responsibilities

- (i) Develop and market the bank's business through contact with corporate customers, high net-worth individuals, government and quasi-government bodies, and other

- prospective clients;
- (ii) Identify companies of good credit standing likely to have a requirement for the corporate banking services of the bank;
 - (iii) Identify and develop business opportunities with companies/clients at a satisfactory rate of return to the bank;
 - (iv) Serve clients' needs through a range of bank's products and services by originating loans and projects;
 - (v) Provide a superior level of customer relations and service; and ensure compliance with bank's policies and procedures;
 - (vi) Review the lending portfolio annually and as when required;
 - (vii) Prepare portfolio review reports and alert relevant Directorates and Departments on required actions;
 - (viii) Communicate the strategic plan to subordinates in regard to business expansion, acquisition and marketing;
 - (ix) Provide leadership, on the job training and supervision to officers and other personnel within the department;
 - (x) Offer technical assistance and directions regarding marketing of bank's products and services;
 - (xi) Facilitate preparation of business plans and budgets for the Department; and
 - (xii) Carry out other related duties as assigned by the Director of Credit and Business Management from time to time.

Functional and Technical Competencies

- (i) Ability to compare and contrast bank products with competitors and actively exploit all sources of potential business/sales opportunities;
- (ii) Ability to create new business opportunities for the bank by devising original approaches to generate new business;
- (iii) Ability to evaluate business and be able to realize its full potential; and
- (iv) Ability to interpret financial statements and evaluate credit application proposals

Qualifications, Knowledge and Experience:

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following field; Business Administration, Economics, Banking, Finance or related discipline from recognized University/Institution;
- (ii) Minimum of 8 years experience of which 4 must be in at a managerial level in a bank or financial or related institution;
- (iii) Knowledge in agricultural products;
- (iv) Leadership, motivation and people management skills;
- (v) Team player with strong interpersonal skills; and

- (vi) Computer literate

CREDIT APPRAISAL MANAGER

Nature and Scope

The successful candidate will report to the Director of Credit and Business Management. He/She will have overall responsibility for the appraisal of credits and management of corporate relationships and loan portfolio.

Duties and Responsibilities

- (i) Obtain all the client information necessary for the appraisal of a credit proposition and liaise with Credit Analysts as and when appropriate;
- (ii) Prepare and submit an Application for Credit in relation to proposed credit facilities;
- (iii) Prepare and ensure issuance of an offer letter to the client based on the approved Application for Credit;
- (iv) Co-ordinate with other departments to ensure that all required documentation is prepared and that this complies with the terms of the credit approval;
- (v) Maintain frequent and close contact with each client and continuously monitor outstanding credit facilities;
- (vi) Monitor receipt of periodical statement of balance sheet, profit and loss, inventory, receivables, etc. from the client as required by the terms of the credit approval;
- (vii) Monitor the value of security and inspect goods hypothecated/pledged to the bank in accordance with the terms of the credit approval;
- (viii) Maintain the credit grading of clients under continuous review and to propose revision of the credit grading to credit Department as and when appropriate;
- (ix) Build capacity and provide business advisory services to corporate clients, micro, small and medium sized enterprises; and
- (x) Carry out other related duties as assigned by the Director of Credit and Business Management from time to time.

Functional/Technical Competencies

- (i) Ability to appraise projects, evaluate business and be able to realize their full potential;
- (ii) Ability to evaluate credit application proposals;
- (iii) Ability to interpret financial statements and prepare reports; and
- (iv) Ability to create new business opportunities for the bank.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following field; Business Administration, Economics, Banking, Finance or related discipline from

- recognized Institution/University;
- (ii) Minimum of 8 years experience of which 4 must be in managerial level in a Bank or financial or related Institution;
- (iii) Knowledge in agricultural products;
- (iv) Leadership, motivation and people management skills;
- (v) Team player with strong interpersonal skills; and
- (vi) Banking computer skills.

MONITORING AND EVALUATION MANAGER

Nature and Scope

The successful candidate will report directly to the Director of Credit and Business Management. He/She will be responsible for advising on monitoring and evaluation activities related to Bank's projects.

Duties and Responsibilities

- (i) Conduct field visits to project sites and submit call reports periodically;
- (ii) Ensure the receipt and review of periodical statements of balance sheet, profit and loss, inventory, receivables, etc from the borrower as stipulated in the credit memo;
- (iii) Ensure that clients submit periodic reports on physical progress as well as financial status of project under implementation;
- (iv) Ensure that clients submit periodic reports on production, sales, finance and investment for operating projects;
- (v) Submit progress reports for projects under implementation and operating projects to the Credit Committee as required;
- (vi) Maintain an ongoing review of credit facilities outstanding and give an early warning signals;
- (vii) Ensure that loans extended to the bank's clients are repaid and advise the best ways to deal with defaulters;
- (viii) Perform remedial management of non-performing assets and where necessary institute appropriate recovery measures;
- (ix) Review departmental performance on regular basis; and
- (x) Carry out other related duties as assigned by the Supervisor from time to time.

Functional/Technical Competencies

- (i) Ability to understand Monitoring and Evaluation system;
- (ii) Knowledge of project appraisal, monitoring and; evaluation and financial analysis; and
- (iii) Ability to negotiate loan recovery plans and implement its measures.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following fields: Business Administration, Economics, Monitoring and Evaluation or related discipline from recognized Institution/University;
- (ii) Minimum of 8 years relevant experience in a development/commercial bank or banking/financial institutions;
- (iii) Leadership, motivation and people management skills;
- (iv) Team player with strong interpersonal skills; and
- (v) Computer literate.

CREDIT ADMINISTRATION MANAGER

Nature and Scope

The successful candidate will report to the Director of Credit and Business Management. He/She will be responsible for proper administration of the lending activities of the bank.

Duties and Responsibilities

- (i) Ensure the value of collateral is adequate at all times to support the loans, with specific margin requirements in accordance with the approved Application for Credit AFC);
- (ii) Ensure the bank receives appropriate loan documentation for each type of credit facility and a legal opinion for every term loan agreement;
- (iii) Ensure that the bank receives sufficient valid insurance cover for projects from an insurance company acceptable to the Bank;
- (iv) Ensure that an independent appraisal of real estate held as collateral by the bank, is carried out every year in a volatile market, or every three years in other cases;
- (v) Ensure that collateral inspection of merchandise hypothecated/pledged to the bank are carried out at periodic intervals at least once every six months;
- (vi) Report monthly all credit facility limits that expire during the course of the following three months;
- (vii) Ensure that all collateral documents such as bonds and securities, stocks and shares, guarantees, mortgage documents etc are secured under dual control;
- (viii) Prepare report for submission to the Bank of Tanzania;
- (ix) Ensure that collateral inspection of merchandise hypothecated/pledged to the bank are carried out at periodic intervals at least once every six months;
- (x) Prepare regular status reviews on the lending portfolio;
- (xi) Verify and confirm periodically at the renewal of credit line, that all required security/support documentations are physically held in safe custody;

- (xii) Ensure rectification of existing discrepancies/deficiencies in security documentation is done for all loans which have been disbursed;
- (xiii) Provide information to Credit Reference Bureau (CRB) regarding delinquent borrowers; and
- (xiv) Carry out other related duties as assigned by the Director of Credit and Business Management from time to time.

Functional/Technical Competencies

- (i) Knowledge of Regulator's requirements on reporting and ability to interpret Central Bank policies;
- (ii) Knowledge of project appraisal and monitoring;
- (iii) Knowledge of documents essential for the bank as collateral for lending;
- (iv) Knowledge in financial analysis; and
- (v) Ability to devise appropriate actions when loan become delinquent.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following fields: Business Administration, Economics, Finance, Accounts, Banking or related discipline from recognized Institution/University;
- (ii) Minimum of 8 years working experience, of which 4 must in a Commercial Bank or Banking/or related financial institution;
- (iii) Leadership, motivation and people management skills;
- (iv) Team player with strong interpersonal skills; and
- (v) Banking computer skills.

DIRECTOR OF FINANCE AND ADMINISTRATION

Nature and Scope

The successful candidate will report to the Managing Director/Chief Executive Officer. He/She will be responsible for maintenance of books of accounts, financial reporting and all back-office operations. He/She will also be overall responsible for human resources management and administrative services for the bank.

Duties and Responsibilities

- (i) Supervise the accounts department and monitor financial information on a daily basis,
- (ii) Ensure that accounting records are accurately and properly prepared and maintained;
- (iii) Co-ordinate budgeting exercise including production of regular budget reports and budgetary control;

- (iv) Ensure formulation and implementation of an effective information systems strategy and provide appropriate information systems capability to all end users in line with the bank's business needs;
- (v) Advise the company on tax matters i.e. VAT, corporate tax, PAYE, withholding tax, to ensure statutory compliance and prepare the relevant monthly/annual returns;
- (vi) Initiate, develop and ensure implementation of appropriate human resources and administration policies and procedures;
- (vii) Design and implement internal financial controls;
- (viii) Monitor cash requirements/position;
- (ix) Prepare bi-annual and annual statutory accounts in line with accepted accounting standards and liaises with external statutory auditors; and
- (x) Carry out other related duties assigned by the Managing Director from time to time.

Functional/Technical Competencies

- (i) Ability to interpret accounting standards and Central Bank policies on financial regulations and implement them within bank's strategic plan and operations;
- (ii) Ability to formulate financial targets and budgets in accordance with the strategy;
- (iii) Ability to control all financial transactions and accountancy matters, including audit systems;
- (iv) Ability to manage company policies regarding capital requirements, debt, taxation, equity and acquisitions; and
- (v) Knowledge of banking products and processes.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following field; Accounts, Commerce, Economics or related discipline;
- (ii) Internationally recognized accounting qualification such as ACCA, ACA, CPA (T);
- (iii) Minimum of 10 years experience of which 5 must be at a managerial level covering Finance and Administration in a commercial bank or similar banking/or related financial institution; and
- (iv) Leadership, motivation and people management skills.

FINANCE MANAGER

Nature and Scope

The successful candidate will report to the Director of Finance and Administration. He/She will be responsible for maintenance of accurate books of accounts, routine processing of the transactions relating to Finance and provision of Administration services to other Directorates/Departments.

Duties and Responsibilities

- (i) Supervise the accounts department and monitor financial information on a daily basis,
- (ii) Ensure that accounting records are accurately and properly maintained;
- (iii) Coordinate budgeting exercise including production of regular budget reports and budgetary control;
- (iv) Advise the bank on tax matters i.e. VAT, Corporate Tax, PAYE, W/Tax and to ensure statutory compliance;
- (v) Design and implement internal financial controls;
- (vi) Monitor cash requirements/position of the bank;
- (vii) Prepare account reports in line with acceptable accounting standards and liaise with external auditors;
- (viii) Supervise settlement activities as requested by Treasury Department;
- (ix) Coordinate statutory audits and BOT examinations; and
- (x) Carry out other related duties assigned by the Director of Finance and Administration from time to time.

Functional/Technical Competencies

- (i) Ability to interpret IFRS and NBAA guidelines and ensure their adoption on daily operations;
- (ii) Ability to interpret the Central Bank policies on financial regulations and implement them within bank's strategic plan and operations;
- (iii) Computer skills in accounting/banking packages; and
- (iv) Knowledge of Accounting.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following field; Business Administration, Finance, Accountancy, Banking or related discipline;
- (ii) Holder of an internationally recognized accountancy qualification such as ACCA, CPA(T), CFA;
- (iii) Minimum of 8 years relevant experience of which 4 must be in a commercial bank/financial or related institution;

- (iv) Leadership, motivation and people management skills;
- (v) Team player with strong interpersonal skills; and
- (vi) Banking computer skills.

INFORMATION AND COMMUNICATION TECHNOLOGY MANAGER

Nature and Scope

The successful candidate will report to the Director of Finance and Administration. He/She will be responsible for the formulation and implementation of the ICT strategy, installation of hardware/software, meeting user requirements, training, security and recovery arrangement.

Duties and Responsibilities

- (i) Plan, develop implement and manage the integrated IS strategy to facilitate effective information processing and data management;
- (ii) Co-ordinate data processing, networking, office automation and external contractors in the provision of efficient computer systems, services and support;
- (iii) Plan and upgrade systems installations and introduction of new systems to enhance systems performance, integrity and administration;
- (iv) Ensure information systems security through implementation of relevant security controls;
- (v) Develop the Company's information systems training programmes in conjunction with line management and ensure its continuous and effective implementation;
- (vi) Liaise with external information systems contractors as necessary for provision of relevant services to the company;
- (vii) Prepare, obtain approval and control IT budget within approved levels; and
- (viii) Carry out other related duties as assigned to by the Director of Finance and Administration.

Functional/Technical Competencies

- (i) Knowledge of the bank's business and operations related to software products and services;
- (ii) Ability to identify hardware and software requirements to optimise the execution of the bank's business goals and procedures;
- (iii) Ability to deal with, negotiate with and resolve problems with people at all levels within the organization; and
- (iv) Ability to train and interact effectively with users.

Qualifications, Knowledge and Experience

- (i) Holder a first degree and Masters Degree/Postgraduate qualifications in one of the following field; Computer Science, Computer Engineering or related field from recognized institution;
- (ii) Thorough knowledge of banking, accounting and office automation packages;
- (iii) Hands on experience on LAN, WAN and other communication facilities;
- (iv) Minimum 8 years experience in system design and implementation of which 4 must be at a managerial level in IT department of a bank or finance institution;
- (v) Leadership, motivation and people management skills; and
- (vi) Team player with strong interpersonal skills.

HUMAN RESOURCES AND ADMINISTRATION MANAGER

Nature and Scope

The successful candidate will report to the Director of Finance and Administration. He/She will be responsible for the overall Human Resources policy development and implementation as well as overseeing the provision of office services and other and administrative matters of the bank.

Duties and Responsibilities

- (i) Develop appropriate human resource/administration policies and procedures and ensure their effective implementation;
- (ii) Prepare budgets in area of influence, obtain approval and control expenditure within budget;
- (iii) Co-ordinate the selection, recruitment, induction, placement and manpower planning;
- (iv) Provide guidance to both management and staff on all matters relating to industrial employee relations including terms and conditions of service;
- (v) Provide an efficient office and other administrative services including procurement of goods and services, telephone, fax, e-mail and messenger services and maintenance of company assets;
- (vi) Develop training plans for the bank and ensure its implementation;
- (vii) Co-ordinate and manage the performance management system of the bank;
- (viii) Develop and manage the bank's relationship with various stakeholders, government offices and the public;
- (ix) Co-ordinate and arrange bank's functions, conferences and staff get together;
- (x) Prepare periodic reports to the Management on Human Resources and Administrative services activities; and
- (xi) Carry out other related duties as assigned by the Director of Finance and Administration from time to time.

Functional/Technical Competencies

- (i) Ability to suggest improvements in human resources policies and procedures that support implementation of the Bank's strategic plan;
- (ii) Ability to champion staff issues at higher level of management;
- (iii) Ability to counsel staff on workplace issues;
- (iv) Ability to interpret labor laws and to apply them within the context of the bank's human resources environment; and
- (v) Knowledge of human resources policy, strategy and processes.

Qualifications, Knowledge and Experience

- (i) Holder of a first degree and Masters Degree/Postgraduate qualifications in Human Resources, Public Administration, Business administration or related discipline from recognized University/Institution;
- (ii) Minimum of 8 years relevant experience, of which 4 must be at managerial level in reputable company or financial institution;
- (iii) Leadership, motivation and people management skills;
- (iv) Team player with strong interpersonal skills;
- (v) Membership of recognized Human Resources professional body; and
- (vi) Computer literate.

DIRECTOR OF TREASURY AND FUNDING

Nature and Scope

The successful candidate will report to the Managing Director. He/She will be responsible for managing the bank's treasury activities including management of its financial resources and treasury risks as well as providing treasury services to its clients. He/She will also mobilize funds and diversify funding sources for the bank to achieve an acceptable rate of return on the capital of the Bank.

Duties and Responsibilities

- (i) Manage the money market activities of the bank;
- (ii) Assess funding resources and requirements;
- (iii) Manage treasury risks of the bank;
- (iv) Transact foreign exchange business with the clients and counter-parties of the bank within approved credit limits;
- (v) Ensure that the outstanding position of clients and counter-parties is updated immediately after the deal is done;
- (vi) Propose treasury dealing limits for counter-party banks;
- (vii) Maintain an ongoing record of all orders received from clients and other departments

- and ensure that orders are executed according to the instructions given;
- (viii) Maintain records of the expected receipts and disbursement of funds;
 - (ix) Monitor the bank's cash and liquidity position on a daily basis and ensure that treasury risk limits and local statutory reserve requirements are respected;
 - (x) Prepare Treasury Bills and Treasury Bonds auction bids;
 - (xi) Control and prepare all Assets and Liabilities Committee (ALCO) reports and returns;
 - (xii) Provide deposit rates for local and foreign currency deposits;
 - (xiii) Actively market the banks treasury services to its customers and potential Customers; and
 - (xiv) Carry out other related duties as assigned by the Managing Director from time to time.

Functional/Technical Competencies

- (i) Ability to monitor financial markets and interpret developments in terms of the bank's business;
- (ii) Familiarity with Liquidity Risk and Regulatory Reporting for banks;
- (iii) Knowledge of Regulatory Reporting Practices, Risk Measurement and Analysis Identifies and actively exploits all sources of potential sales opportunities;
- (iv) Knowledge of treasury banking products;
- (v) Ability to undertake all treasury-dealing activities; and
- (vi) Ability to interpret Central Bank policies on financial regulations and implement them within division's strategic plan.

Qualifications, Knowledge and Experience

- (i) Holder of a first degree and Masters Degree/Postgraduate qualifications in one of the following field; Business Administration, Finance, Accounting, Banking or related discipline from recognized university/institution;
- (ii) Treasury dealing qualifications;
- (iii) Minimum of 10 years experience of which 5 must be at managerial level in a commercial bank or banking/financial institution;
- (iv) Leadership, motivation and people management skills;
- (v) Team player with strong interpersonal skills; and
- (vi) Computer literate.

DEALERSHIP AND LIQUIDITY MANAGER

Nature and Scope

The successful candidate will report to the Director of Treasury and Funding. He/She will be responsible for management of cash surpluses generated from operating activities. He/She will establish daily cash levels for business units, evaluates liquidity needs in corporate short-term or long-term transactions and ensures that employees abide by cash-management procedures when performing their duties.

Duties and Responsibilities

- (i) Establish and maintain short-term, medium- term and long-term cash availability;
- (ii) Manage all aspects of investment portfolio, investment strategies and perform financial modeling;
- (iii) Conduct stress testing modeling and what-if analyses to simulate liquidity disruptions;
- (iv) Perform analysis required to estimate the liquidity impact to bank and adding new products and currencies into its settlement service;
- (v) Develop and monitor treasury operations policies, activities and processes;
- (vi) Monitor local and international markets to ensure smart investment decisions;
- (vii) Identify and pursue business opportunities for investment and profit generation;
- (viii) Implement procedures and controls to ensure compliance with the country's treasury , policies, regulations and procedures;
- (ix) Work with Risk and Compliance Department to predict and mitigate risks on investments;
- (x) Review and recommend changes on investment policies based on market conditions;
- (xi) Administer all resources allocated to the Department, including offering technical and operational support to staff members in the Department;
- (xii) Maintain good working relationships with other divisions, departments and units as well as external stakeholders;
- (xiii) Suggests ideas for organizing the treasury department and communicates them to the Director of Treasury and Funding; and
- (xiv) Undertake other related duties as assigned by the Director of Treasury and Funding from time to time.

Functional/Technical Competencies

- (i) Ability to negotiate favorably with other treasury managers to the bank's benefit;
- (ii) Ability to trade profitably in financial markets; and
- (iii) Ability to communicate effectively with senior management, and branch managers and other treasury managers to establish cash flow position.

Qualifications, Knowledge and Experience

- (i) Holder of a Masters Degree/Postgraduate qualifications in one of the following field; Business Administration, Finance, Accounting, Banking or related discipline from recognized university/ institution;
- (ii) Treasury dealing qualifications;
- (iii) Minimum of 8 years experience of which 4 must be at managerial level in a commercial bank or banking/financial institution;
- (iv) Leadership, motivation and people management skills;
- (v) Team player with strong interpersonal skills; and
- (vi) Computer literate.

Mode of application and deadline

The application should include application letter, CV with proper names, contact addresses, telephone numbers and e-mail addresses of the candidate, certified copies of relevant certificates and two reference letters. Applications should reach the undersigned within **two weeks** from the date of first appearance of this publication.

**THE PERMANENT SECRETARY,
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DAR ES SALAAM OR E-MAIL: ps@mof.go.tz
Att.COMMISSIONER FOR POLICY ANALYSIS**