



1. JOB TITLE: Fixed Income and Money Markets Dealer

Dar es Salaam, Ilala

Employment Type: **Full-Time**

Job Purpose

The role holder:

- Provides efficient and effective support for managing a profitable investment portfolio through market operation as per balance sheet strategy and ALCO guidelines.
- Ensures that revenues are generated through money market instruments like Treasury bills, deposits, and bonds by ascertaining that the best price is sought at the particular time of investment.
- Assisting the Head of Treasury in the day-to-day management of the Bank's liquid cash in local and overseas accounts to ensure nil default by bank of all clearing and settlement obligations.
- Coordinates the daily and the monthly P/L estimate and calculation process with Finance and Product Control.

Key Responsibilities

1. Prudent day-to-day and intraday monitoring of the liquidity position in the bank, including the day-to-day compliance with bank policies and guidelines, regulatory requirements, payment system and intraday liquidity requirements.
2. Cash flow management for all the Banks accounts maintained at Bank of Tanzania and all foreign currency accounts maintained either locally or overseas.
3. Ensure bank's presence in the interbank market to aid funding and investment activities.
4. Exploit interest rate mismatch and risk positions to maximize returns.
5. Invest liquidity and surplus cash into optimal interest earning treasury assets by executing placements and borrowings with approved counterparties.
6. Source diversified and competitively priced funding.
7. Preparation of ALM ALCO, EXCO and GALCO reports.
8. Preparation of investment proposal reports to ALCO.
9. Preparation of money market report for cash flow planning for bank's portfolio.
10. Manage intraday cashflows and short-term funding of the local currency clearing account, locally held foreign currency nostros as well as foreign currency nostros held offshore.
11. Ensure that any shortfalls or anomalies in cash flows are investigated and resolved promptly.
12. Forecast the Bank's funding requirements through cash flow preparation and

- maintaining a three-months horizon forecast of future funding and assets needs.
13. Understand regulatory ratios/requirements and pre-empt funding requirements or surpluses and advise Head of Treasury accordingly.
 14. Assist the Head of Treasury to determine medium-term investment opportunities in marketable securities.
 15. Monitor and manage the Bank's investment portfolio.
 16. Strictly monitoring counterparty credit limits, Treasury Risk and Market Risk limits.
- Classification: Public
17. Complete transaction records, interest income/expenses, etc., reconcile to Treasury Operations records, and report on achievements and outstanding issues at required frequencies, as appropriate on the product transacted.
 18. Prepare daily/weekly/monthly market and liquidity commentaries and regularly share relevant market trends, development, and intelligence with the Head of Treasury as well as business units, to ensure that the Bank derives maximum benefit from its networking potential.
 19. Provide reports and insights to Head of Treasury on the Balance Sheet, e.g., balance sheet movements, track changes in liquidity profiles, monitor Trading desk funding profiles, etc.
 20. Produce weekly/periodic yield curves to assist in pricing for clients.
 21. Enhance the Bank's reputation in the Markets, through personal high level of professionalism, and developing mutually beneficial working relationships with money markets and fixed income dealers and brokers.
 22. Monitor daily liquidity ensuring adherence to all internal and external limits.
 23. Maintain strategic capacity to meet stressed liquidity conditions if/when required.
 24. Ensure that all lending and investment decisions are made within approved limits.
 25. Ensure that all internal and external regulatory requirements are met.
 26. Ensure the Bank's liquidity supports capacity to meet customer payment needs.
 27. Ensure SLAs adherence and assist in streamlining processes and procedures.
 28. Liaise with other departments to ensure we work as team to create efficiency in our work.
 29. Display exemplary conduct and live by the Bank's Values and Code of Conduct.
 30. Take personal responsibility for embedding the highest standards of ethics, including regulatory and business conduct, across the Bank.
 31. Understand and ensure compliance with, in letter and spirit, all applicable laws, regulations, guidelines and the Bank's Code of Conduct.
 32. Effective and collaborative efforts with other departments in the Bank to identify, escalate, mitigate and resolve risk, conduct and compliance matters.
 33. Pursue career development plans and follow through implementation and later be a trainer to others in the department.
 34. Drive clean audit results, identify process improvements, and deliver continuous enhancements.
 35. Perform other duties assigned by line manager.

Job Dimensions:

Financial Responsibility

- Revenue generation for the Bank through optimal investments that earn maximum

possible interest income as well as execution of bond trading activities.

- Proactive management of liquidity and cash flows ensuring availability of sufficient liquid assets and funding lines that minimize cost of funds for the Bank.

Job Specifications:

Academic Qualifications

- Bachelor's degree in accounting, business, economics or finance from a recognized institution.
- Master's degree in business related discipline or its equivalent from a recognized institution will be an added advantage.

Professional Qualifications / Membership to professional bodies/ Publication

- ACI dealing certificate or its equivalent.
- Completion of ACCA / CPA / CFA or its equivalent is an added advantage.

Classification: Public

Work Experience Required

- At least 6 years' relevant experience in a treasury front office role.

Competencies:

- Articulate and excellent analytical skills, report writing and presentation.
- Understanding of calculations involved in FX, Fixed income, and Money Markets
- Knowledgeable in local currency and international bond markets dynamics.
- Good communication, technical market trading skills and negotiating skills.
- Good understanding of capital markets and Central Bank regulatory guidelines on

Bank trading and investment portfolios.

- Ability to articulate and perform Funds Transfer Pricing (FTP) modelling.
- Leadership skills and ability to make sound judgement.
- Numeric skills and ability to price and compute spot, forward, swaps and derivatives.
- Strong problem solving with data analysis capabilities.
- Ability to execute at speed and deliver under pressure.
- Top notch sales skills and deal closure ability.
- High level understanding of treasury operations in Treasury sales, Money Markets, and Interbank FX.
- Deep understanding in currencies, commodities, and rates markets.

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2. JOB TITLE: Sales Officer

Consumer Banking · Kilimanjaro, Moshi

Department: **Consumer Banking**

Employment Type: **Contract**

Minimum Experience: **Mid-level**

Job Purpose

To market the Bank's products and create product awareness in order to acquire business on both corporate and consumer clients on particularly liabilities and new products.

Key Responsibilities/Tasks

- Solicit for new business through direct marketing; setting up appointments to meet new clients; following-up on referrals from existing clients
- Preparing and presenting proposals to promote the bank's products, to prospective clients.
- Carrying out market intelligence to gain an understanding of changes in the market, in consumer needs and to gain information on new entrants (possible opportunities).
- Relationship marketing to maintain current clients and increase the client database. This involves floor walking within the banking hall, making phone calls to clients and obtaining feedback from account relationship staff.
- Negotiation of interest rates on term deposits and foreign currency exchanges. This involves regular consultation with Head Office –Treasury.
- Maintain current clients and increase client database. This includes walk-in clients within the banking hall.
- Making phone calls to clients on follow-up on account opening or the respective client.
- Conduct client visits to build a customer relationship and ensure customer satisfaction.
- Ensure quick turnaround time for client for service delivery.
- Ensure all the KYC and AML policy is strictly followed as per the rules of BOT.
- Provide support to branch network with regards to account opening.
- Respond to client queries.
- Maintenance of self-management with regards to tidiness of work place and physical

Risk Management:

- Ensure effective adoption and utilization of risk management tools
- Drive remediation of risk management exceptions identified during audit or risk reviews
- Promote risk management culture

Skills, Knowledge and Abilities

- Marketing and sales skills
- Interpersonal skills
- Negotiation skills
- Communication skills
- Research skills
- Knowledge on Microsoft Applications

Academic / Professional Qualifications

- Bachelor's degree in Business Administration, Banking, Finance or any related field

Working Experience Required

- A minimum of 1 years working experience

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3. JOB TITLE: Relationship Manager

Corporate Banking · Dar es Salaam, Ilala

Department: **Corporate Banking**

Employment Type: **Full-Time**

Minimum Experience: **Manager/Supervisor**

Job Purpose

Maintain and manage portfolio, build and sustain relationships with existing and new prospective clients as well as represent the Bank in the market. Maximization of Revenue through NII (Net Interest Income), Fee Income, Cross selling of all Bank Products, Synergy with Retail, Branch Teams, Treasury Sales, Bancassurance, Select Banking, Trade Finance, Operations. Should be a Brand Ambassador.

Key Responsibilities/Tasks

Relationship Management:

- Manage a portfolio of existing clients and cross sell of Bank's products to enhance relationship as per the personal score card which includes Bancassurance, Promoters and Their Close Family Members of Existing Corporate Clients to Select Banking. Get Salary accounts of Existing Corporates and New Corporates.
- Identify and acquire new prospective clients in order to grow the credit portfolio. To cover the Ecosystem of the Large Corporate Clients for Business Banking Lending, Agricultural Financing. Need to acquire clients for Lending Business as well as for Build-up of Low-Cost Deposits. Peep into the Government Banking as well. Also, may do selectively Corporate Banking Business as well.
- Source Clients for Fee Based Income issuance of Letter of Credit Bank Guarantees.
- Achieve the NII Budgets, Fee Income Achieve Loan Budgets and Deposit Budgets.
- Cross Border Business Referrals to IMK, IMU,IMR,Bank One.

- Regular monitor and follow ups on irregular accounts and excess drawings to ensure that the health of the portfolio is maintained.
- Regular client visits for inspection/relationship maintenance in liaison with the supervisor including conducting periodic review of debenture assets e.g., stocks and submit the call report accordingly. Visit of the Property Collateral is mandatory.
- Team Management if any.

Credit Management:

- Provide support to the credit risk team by ensuring submission of relevant information for preparation of credit applications.
- Follow up on timely submission of executed security documents and offer letter after a credit proposal has been approved

Compliance:

- Regular monitoring of compliance with board or management credit committee (BCC/MCC) directives
- Ensure the credit approval conditions and covenants are met by clients as per the Bank's requirements.
- Ensure compliance to Anti-money laundering (AML) and know your customer (KYC) to all clients!
- Ensure turnaround time (TAT) for client's applications are achieved through monitoring the flow of process

Risk Management:

- Update and maintain risk procedures and systems with respect to risk identification, risk assessment, risk monitoring, risk mitigation strategies and risk reporting.
- Ensure effective adoption and utilization of risk management tools.
- Drive remediation of risk management exceptions identified during audit or risk reviews.
- Promote risk management culture

Reporting:

- Monitor submission of insurance, valuation reports and financials for debtors, creditors and stock list etc.
- Ensure timely submission of call reports and any other reports from time to time

Administration:

- Support the head of business development in preparing and providing inputs for relationship-related budget for board approval.
- Overall, in charge of staff within department including leave management, performance appraisal, training, coaching and mentoring within department.
- Perform any other duties as may be assigned by the immediate supervisor from time to time

Skills, Knowledge and Abilities

- Financial Analytical skills
- Presentation skills
- Report writing skills
- Communication skills
- Knowledge on market/macroeconomics trends
- Market research
- Knowledge of regulatory frameworks
- Emotional intelligence

Academic / Professional Qualifications

- Bachelor's degree in business administration, Finance, Economics, Marketing or any other related field
- M.B.A in Finance and Marketing

Working Experience Required

- A minimum of 3 years of working experience as Relationship Manager in Corporate/Wholesale Banking

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