



# Job Description

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|  |                                      |                            |
|--|--------------------------------------|----------------------------|
| <b>Job Title</b><br>Head of Debt                               | <b>Job Location</b><br>Dar es Salaam | <b>Category</b><br>-       |
| <b>Job Type</b><br>Full Time                                   | <b>Job level</b><br>Senior Manager   | <b>Industry</b><br>Banking |
| <b>Open to Expatriates</b><br>Only Open to Tanzanian Nationals |                                      |                            |

## Minimum Requirements

|                                |                              |   |
|--------------------------------|------------------------------|---|
| <b>Min Budget</b><br>-         | <b>Max Budget</b><br>-       | <b>Primary Industry</b><br>Banking: 8 Years |
| <b>Secondary Industry</b><br>- | <b>Primary Category</b><br>- | <b>Secondary Category</b><br>-              |
| <b>Certificate</b><br>-        | <b>Qualification</b><br>-    |   |

## Summary

Manage the Debt assets products at the Bank's Corporate Banking segment and lead all the activities required to grow the franchise in an effective manner, including appropriate pricing (RORWA) and structuring, focus on cross sell, and becoming the leading bank in Tanzania.

## Responsibilities

### Business management

- 'Own' the Debt Balance sheet and P&L targets – along with the relationship managers and product teams
- Formulate overall strategy across coverage segments including products, customer proposition, lending approach.
- Assist Relationship Managers in originating and executing debt transactions across all teams.
- Originate, execute Debt and Investment Banking opportunities
- Work with specialist product areas to offer clients a comprehensive and competitive package to meet their requirements.
- Ensure arrangements with key internal product partners operate in an efficient manner.
- Implement Debt Pricing Policy and ensure appropriate product and relationship pricing.
- Lead New Product Approval process for Debt products at a country level.
- Be fully aware and compliant with all governance issues affecting Debt financing and address these issues accordingly.
- Attend team meetings on a regular basis to maintain dialogue / sharing of information to ensure up to date knowledge of marketplace, business development activity / initiatives, competitors and people issue etc.
- Maintain an up-to-date Debt pipeline through Salesforce
- Ensure monthly product revenue validation is conducted and pricing on debt products is done above minimum hurdle rates.
- Understand dynamics of Debt portfolio, identify opportunities as well as maintaining good credit quality of the portfolio through proactive monitoring and control
- Identify and implement best practices across coverage segments

### People Development and management

- Develop skills and knowledge, supporting Relationship Managers in country in understanding Debt products more comprehensively.
- Grow capabilities in country.

- Build collaborative network with Corporate Credit Director, Head of Credit, CCMs and other partners across the group
- Ensure compliance with all relevant bank's policies.
- Establish and embed the values, behaviours and risk appetite that will underpin the achievement of business objectives.
- Provide opportunities for learning and development for the country teams.

### **Risk and Control Objectives**

- Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Bank's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future.
- Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- All mandatory training completed to deadline

### **Requirements**

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- Relevant knowledge and experience in banking specifically Corporate Banking Debt products
- Matured and results-orientated
- Intimate knowledge of competitor skills and competencies
- Demonstrated capacity to lead, coach, and supervise team members effectively
- Visible excellent communication (written and verbal) and negotiation skills

#### **Preferred:**

- Experience of working in a multinational, multi-segment, environment with matrix reporting.
- Banking and Financial services industry related knowledge
- Experience at a senior level, preferably in an international financial institution

### **Characteristics**

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- Managing Relationships
- 'Selling', negotiating, and influencing skills
- Business awareness and Business Development
- Strong Credit risk analysis skills
- Good teamwork skills
- Strong performance management skills
- Creative/ Innovative
- Good at Decision making
- Strong formal presentation skills

### **Reporting To**

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Director of Corporate Banking

### **Driving Licence**

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Not Required

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