



Job Description

9th Floor Tanzanite Park, Victoria, Dar es Salaam, Tanzania | +255 758 778 886 | info@empower.co.tz

Job Title Collateral Risk Assessment Manager	Job Location Dar es Salaam	Category Risk
Job Type Full Time	Job level Manager	Industry Banking

Open to Expatriates

Only Open to Tanzanian Nationals

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 5 Years
Secondary Industry -	Primary Category Risk: 5 Years	Secondary Category -
Certificate -	Qualification -	

Summary

Provide leadership to Collateral risk assessment within Risk Control Unit in line with the Team's overall strategy.

Responsibilities

Leadership

- Develop highly motivated team maintaining excellent relationships with own team and wider team to ensure achievement of business goals.
- Help identify training needs and provide coaching to all members of the RCU to improve performance.
- Act as a role model and drive proactive application of bank's Values and Behaviours throughout the team.
- Work closely with the Relationship team and Credit team (Credit Analysts) to ensure effective management of day to day staff resources to ensure that procedures and processes are followed as per RCU standard operating manual, that appropriate support is provided to the RMs and Credit analysts and that added value is provided where possible.

Collateral Risk Assessment

- Manage valuation practice and Valuers involved by the Bank
- Manage land related matters arising within the bank.
- Manage real estate projects funded by Bank. Review of valuation report submitted by Bank's Valuers.
- Advise the forced sale value to be adopted in loan decision making by the Bank
- Participate in evaluation panel during outsourcing of external Valuers.
- Conduct Valuation training on Acceptable Securities and Valuation to Lending Business unit.
- Advice on the suitability of asset pledged as collateral to the Bank by borrowers.
- Verification (demarcation/boundaries and existence) of collaterals pledged by new and existing borrowers (Plot tracing).
- Evaluate performance of Bank's approved Valuers on quarterly basis.
- Ensure compliance with applicable legislation and regulations in the implementation of Bank funded projects.
- Manage and advise loan disbursed in tranches funded by Bank for Construction projects.
- Hold Periodic Meetings with Valuers
- Maintenance of robust and fully updated Valuation tracker
- Maintain interactive relationship with Credit Analysts and RMs to ensure rectification of the outstanding issues
- Ensure RCU have the resources required to enable compliance with any external / internal regulations regarding Collateral Risk Assessment
- Responsible for the rectification & documentation of any recommendations arising out of Audit/Assurance, Conformance and Central Bank examination reports on Collateral Risk assessment

- Act as a source of technical excellence and point of reference in relation to Collateral Risk Assessment activities for the Credit analysts, RMs and RCU

Business Risk Partnership

- Ensure a consistent quality of service to stakeholders.
- Work in partnership with Credit Analysts and RMs on new and existing customers to ensure proper Collateral Risk Assessment are conducted
- Work in partnership with colleagues and proactively anticipate, respond to and seek to exceed the expectations of customers.
- Attend meetings with the Credit analysts/ RMs if problem arise/ issues are to be discussed / need to be resolved

Education & Qualifications

- Bachelors Degree and Professional Qualifications

Driving Licence

Not Required

To Apply for This Job [Click Here](#)