



Job Description

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

Job Title Manager Corporate Underwriting	Job Location Dar es Salaam	Category -
Job Type Full Time	Job level Middle-Management	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 -	Secondary Category -
Certificate -	Qualification -	

Summary

Our client is looking for a Manager of Corporate Underwriting who will oversee the review and analysis of corporate credit applications, ensuring they align with the bank's credit policies and maintain a high-quality loan portfolio. This role will involve assessing financial and non-financial data to gauge client risk, conducting regular visits to clients and their collaterals, and providing guidance to relationship managers on onboarding quality business while complying with KYC and anti-money laundering policies. The ideal candidate should have strong financial analysis skills, experience in structuring complex credit solutions, and an ability to work in diverse environments.

Responsibilities

- Review corporate credit appraisal, recommendations of credit applications, identify missing documents/information, cause rectification/submission to ensure that recommended applications meet requirement of credit policy and procedure
- Analyze financial and non-financial data of corporate customers to ascertain the degree of risk involved in extending credit or lending money to particular client and business.
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
- Maintain database of credit applications received from branches and decisions made thereon to ensure proper loan tracking is in line with the credit policies and procedures.
- Conduct periodical visits to customers' businesses to have better understanding of business cycle, judge the feasibility of clients' businesses, and improve Bank's perception for the client.
- Conduct periodic visits to customers' collaterals to check the existence and quality of the securities.
- Participating in internal meetings that review and determine areas for process improvement resulting in more focused and efficient credit procedures.
- Provide consultation to relationship Managers and provide appropriate guidance to ensure on boarding of good and quality business and adherence to all Bank policy and procedures including compliance to KYC and Money Laundering Policies.
- Carry out any other related duties as may be assigned by line Manager that will be relevant to the Bank business.

Education & Qualifications

Bachelors degree in Business Administration, Banking or Finance, Accounting or any other related business field

Requirements

- 5 years of experience.

Characteristics

- Demonstrated understanding of the Bank's major product offerings to clients especially credit and trade finance product.
- Excellent financial analysis skills
- Capability and experience in structuring complex credit solutions to corporate clients
- Ability to communicate and function in a culturally diverse and changing environment and therefore knowledge of various customer segments, markets and the participants in major regions of east Africa
- Analytical mind with attention to details.
- Excellent verbal and written communication skills in English
- Willingness to travel extensively and to work long hours where required in order to achieve the Bank's objectives.

Reporting To

- Head of Underwriting

Driving Licence

Not Required

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