



EMPLOYMENT OPPORTUNITY

Bank of India is a leading Public sector Bank in India and completed 112 years in 2018. It has network of over 5200 Branches in India and 60 Overseas Branch/Offices across the globe in all important centres. Bank of India (Tanzania) Ltd, is a fully owned subsidiary of Bank of India, is now looking for experience, energetic and committed Tanzanian to fill up the vacancy of Head of Credit Position at Bank of India (T) Ltd.

HEAD OF CREDIT

QUALIFICATIONS AND EXPERIENCE

1. Holder of Business Related Degree or Master's Degree in (Economics, Business Administration, Banking and Finance, Commerce, Business management, Marketing etc)
2. At least five years' experience of working as Officer/Manager in Credit Management, Risk and Control in a commercial Bank.
3. Good communication Skills, Written and Oral, Strong analytical skills and ability to influence and mobilize customers
4. Good knowledge and experience of banking practice, in credit portfolio management techniques, knowledge of the regulatory frameworks within the region.

DUTIES/RESPONSIBILITY

1. Overall Supervision of Credit Department and Report to the General Manager/Managing Director.
2. To Prepare and Process the Loan Proposals, Disbursement, Loan A/C opening and Monitoring.
3. Prepare and Process LC, SBLC, Overdraft, Term Loans, Bank Guarantee etc.
4. To discuss the request of the clients for credit Limits, security, pricing and other terms of sanction
5. To conduct and ensure Due Diligence/KYC for prospective and existing borrowers.
6. To carryout Physical Inspection of Securities.
7. Follow up for Recovery of Interest, Loan Installments and any other overdue amount in existing and NPA a/cs.
8. To Do Follow Up With Borrowers For Regular Operations In The Loan Accounts.
9. To Prepare Various Statements Pertaining to Credit Department.
10. To do the Balance Sheet Analysis for Assessing the Credit limits
11. Liaison with Credit Reference Bureau, Lawyers, Valuers and Recovery Agent for various activities pertaining to Credit Deptt.
12. Scrutiny of inward and outward transactions in borrower a/cs.
13. Supervision of the vouchers in credit department.
14. To Canvass Business for the Bank.
15. Ensuring Proper Filing and Safe Keeping All Papers & Documents.
16. Any Other Duties As Assigned From Time To Time

Eligible candidates may apply for abovementioned vacancy so as to reach us on or before **02.03.2019**. Candidates are required to submit their detailed Resume/CV including information regarding date of birth, educational qualification & work experience, name and addresses of three referees and attached certified copies of their academic and professional certificates, copy of Last Salary Slip and expected gross salary.

Only Shortlisted candidates will be called for personal Interview/Discussion.

Please note importantly that; canvassing in any form will lead to disqualification/rejection.

Eligible Candidates May Apply to:

The Managing Director
Bank of India (T) Ltd
Maktaba Street
P.O.Box 7581
Dar es Salaam