



Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Director of Internal Audit;

Are you ready to take a transformational journey in the banking sector and passionate about spearheading the internal audit agenda? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Director of Internal Audit (DIA)** to head the Internal Auditing department and drive its strategy.

Reporting to the Chief Executive Officer, the DIA will be responsible for leading the internal audit function, providing independent and objective assessments of TCB's internal controls, risk management practices, and governance processes. The Director of Internal Audit should have a strong understanding of banking operations, regulatory requirements, and audit methodologies, as well as excellent leadership and communication skills to effectively manage a team and interact with stakeholders at all levels of the organization.

Working with a vibrant team of audit professionals, the DIA will provide an independent objective assurance and consulting activity designed to enhance and protect the bank's value through a systematic and disciplined approach. Furthermore, the Director will also provide assurance to the management and the board of directors on risk management, controls and corporate governance of the bank.

About TCB

Tanzania Commercial Bank (TCB) is one of the leading financial institutions in the country, providing first-class banking services and solutions to private individuals, enterprises, and the community at large. The bank has a team of highly qualified, experienced, and committed professionals who serve customers and contribute to the economic development and financial inclusion of the country. The Government of the United Republic of Tanzania is the majority shareholder, with minority stakes held by the Tanzania Posts Corporation, the Revolutionary Government of Zanzibar, Posta na Simu Savings and Credit Society, the Public Service Social Security Fund, and the Workers Compensation Fund. TCB has launched its new strategic plan for the years 2024–2028, with the primary focus of trying to transform its balance sheet to serve SMEs more. This will help to not only widen the customer base but also position TCB as the future leader in the industry and spearhead the country's economic growth. TCB aims to incorporate technology into its five-year plans aimed at disrupting the market and leading to a better customer experience.

If working in a dynamic environment such as this is something that is of interest to you, then the Tanzania Commercial Bank is the place to be.

Key Duties and Responsibilities

- Develop and finalize an extensive audit plan with the Audit Committee at the beginning of each year and update them on progress regularly.
- Oversee and perform routine evaluations of the Bank's operational and internal accounting controls, presenting findings and suggestions to the Audit Committee.
- Present concise audit department reports to the Committee quarterly.
- Develop and review audit policies, procedure and manuals;
- Prepare and implement the audit plan;
- Provide update of implementation of audit recommendations;
- Provide advisory services to the Accounting Officer on the proper management and control of resources;
- Examine and evaluate the adequacy and effectiveness of the Bank's governance processes; risk management processes and internal controls in the following areas:
 - Risk exposure relating to achievement of the bank's strategic objectives;
 - Reliability and integrity of information and the means used to identify, measure, classify, and report such information;
 - Systems established to ensure compliance with those policies, plans, procedures, laws, and regulations which could have a significant impact to the bank;
 - Safeguarding assets and verify the existence of such assets;
 - Effectiveness and efficiency with which resources are employed;
 - Operations or programs to ascertain whether results are consistent with established objectives and goals and whether the operations or programs are being carried out as planned; and
 - Specific operations at the request of the board or management
- Monitor and evaluate governance processes;
- Monitor and evaluate the effectiveness of the bank's risk management processes such as Business Continuity Management;
- Provide consulting services relating to governance, risk management and control for the Bank;
- Report on the internal audit directorate's purpose, authority, responsibility and performance relative to its plan; and
- Carry out any other related duties as assigned by the Supervisor.

Minimum requirements:

- Holder of a Bachelor's Degree in one of the following fields; Auditing, Accountancy, Finance, Commerce or Business Administration majoring in Accountancy or Finance or equivalent qualifications from recognized institutions with;
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- A CPA (T), CIA, ACCA, ACA, or CIMA or equivalent from a recognized accounting body;
- Registered with NBAA

- Possession of a Masters Degree in one of the fields mentioned above is an added advantage
- Strong leadership skills coupled with the composure required to thrive under pressure;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- Proficient in Microsoft Word, Excel and PowerPoint;
- Expert in Risk Management, Corporate Governance and Internal controls;
- Excellent verbal and written communication and presentation skills;
- Strong interpersonal skills and the ability to work closely with people with all levels of the organization and facilitate the implementation of corrective action;
- Versatile with data analysis and summarization of key issues; and

Interested candidates are advised to apply for the stated position and send their email to tz_executiverecruitment@pwc.com indicating on the subject of the email the reference number of the job and the name of the position on or before 3 July 2024. The applicants should attach their Motivational letter, CV which should contain the applicant's mobile number, email address, career background, and three referees. The applicants are also required to attach certified copies of their academic certificates.

- ***Any form of canvassing will lead to automatic disqualification.***
- ***Only short-listed applicants will be contacted.***



Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Director of Risk Management and Compliance;

Are you ready to take a transformational journey in the banking sector and passionate about spearheading Risk Management and Compliance? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Director of Risk Management and Compliance (DRMC)** to head the Risk Management and Compliance department and drive its strategy.

Reporting to the Chief Executive Officer, the DMRC will be responsible for leading the risk management and compliance functions, ensuring that TCB operates within established risk norms and regulatory frameworks while maintaining a culture of integrity and ethical conduct. This role requires strong leadership, analytical skills, and regulatory expertise, as well as a deep understanding of risk management and compliance principles in the banking industry.

Working with a vibrant team of risk management and compliance professionals, the DMRC will be at the forefront in safeguarding TCB's reputation, ensuring regulatory compliance, and navigating the complexities of risks in the banking industry.

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Key Duties and Responsibilities

- Develop, implement and review risk management programs which encompasses compliance policies, guidelines and manuals;
- Identify potential risk, design, monitoring and control mechanisms and develop contingency plans for risk-return-trade off;
- Allocate resources in managing various risks inherent to the bank business so as to provide maximum protection to all unforeseeable events that may affect returns and therefore affect capital position;
- Enhance specific controls considering organizational changes, risk mapping, and regulations.
- Enforce and monitor compliance with internal and external operating procedures, processes, guidelines and manuals;
- Review risk management reports to ensure that limit excesses, exception and non-compliances are promptly addressed;
- Manage and review the adequacy of risk analysis process, risk ratings and stress testing as part of Credit Risk process;
- Facilitate continuous improvement of the bank's ICT systems and reports;
- Review products/services/project programmes and ensure all risk requirements are met before rollout of the products or services;
- Convene monthly management meetings for PQR and RMC and produce reports to BCC and ARC on quarterly basis; and
- Serve as the Money Laundering reporting officer and report transactions to the Financial Intelligence Unit.
- Act as a contact person between the bank and the regulators
- Carry out any other related duties as assigned by the Supervisor.

Minimum requirements:

- Holder of a Bachelor Degree in one of the following fields; Business Administration, Finance, Accounting, Banking, Economics, Commerce or Business Administration, Actuarial Science, Actuarial Management, Risk Management, Statistics or equivalent qualifications from recognized institutions with;
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- Possession of a Masters Degree in one of the fields mentioned above is an added advantage
- Strong leadership skills coupled with the composure required to thrive under pressure;
- Always willing to learn and grow as a leader and a professional;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels;
- Decisive, resilient and resourceful;
- Strong influencing skills;

- Performance oriented with high level of interpersonal skills

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Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Chief Finance Officer;

Are you ready to be part of a transformational journey in the banking sector and passionate about spearheading the financial agenda? Tanzania Commercial Bank (TCB) is hiring for a dynamic and experienced **Chief Finance Officer (CFO)** to lead the Finance department and drive its strategy.

Reporting to the Chief Executive Officer, the CFO will be responsible for leading the finance function, overseeing financial planning and analysis, accounting, treasury management, and regulatory reporting activities, and providing strategic financial guidance to support TCB's business objectives. The role requires strong leadership, analytical skills, and business acumen, as well as a deep understanding of financial management in the banking industry.

Working with a vibrant team of finance professionals, the CFO will be at the forefront of the bank's financial strategy, driving performance, managing risk, and ensuring that TCB is sustainable over the foreseeable future.

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Key Duties and Responsibilities

- Responsible for the bank's books of accounts;
 - Oversee asset liability management and fund management program for the Bank
 - Review the institution's financial conditions, financial position and recommend viable alternatives for cost effective operation
 - Develop and expand the financial strategy of the bank management in order to develop and strengthen the financial capacity of the bank
 - Participate in the strategic planning process, to lead the budgeting and forecasting of the bank and to build a strong financial discipline and accountability foundation for budgeting and forecasting.
 - Ensure achievement of revenue targets on interest income and off-balance sheet earnings.
 - Ensure adherence to policies for control of assets and expenses.
 - Develop and oversee implementation and review of financial policies and guidelines;
 - Responsible for tax matters of the bank by ensuring statutory compliance and timely filing of various tax returns;
 - Prepare annual financial statements of the bank for audit purpose;
 - Be responsible for periodic statutory accounts in line with acceptable regulatory requirements; BOT returns and financial statements of the bank;
 - Oversee accounting as well as financial standards and regulatory reporting;
 - Responsible for the preparations and oversight of annual budgets including expenditure tracking, budgets monitoring, conducting variance analysis and implementing corrective actions;
 - Prepare periodic financial information and reports used by management, the Board of Directors, regulatory bodies and other stakeholders;
 - In charge of Management Information Analytics of the bank responsible for designing, develop and enhancement of various data mining models that will help the business to improve its financial performance, customer metrics as well as other growth strategies (business units, branches and products performance);
 - Prepare, present and interpret financial reports to the management, Board of Directors, shareholders and government authorities and to direct and supervise preparation of all fiscal reporting, such as cost accounting, budgets, regulatory authorities and government reports.
 - Responsible for reconciliations of Head office bank accounts and suspense account;
 - Carry out all payments to suppliers and staff of the bank and reconciliations of head office accounts; and
 - Carry out any other related duties as assigned by the Supervisor.
- ***Minimum requirements:***

- Holder of a Bachelor's Degree in one of the following fields; Accounting, Finance, Commerce or Business Administration (Majoring in Accounting, Finance and Banking) or equivalent qualifications from recognized institutions with;
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- Registered CPA (T), ACCA, ACA or equivalent professional qualifications;
- Registered with NBAA as a Certified Public Accountant.
- Possession of a Masters Degree in one of the fields mentioned above is an added advantage
- Strong leadership skills coupled with the composure required to thrive under pressure;
- Always willing to learn and grow as a leader and professional;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels;
- Strong commercial acumen

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Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Chief Operating Officer;

Are you ready to take a transformational journey in the banking sector and passionate about spearheading Operational excellence? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Chief Operating Officer (COO)** to spearhead the Operations department and drive its strategy.

Reporting to the Chief Executive Officer, the Chief Operations Officer (COO) will be responsible for overseeing the bank's operational functions, including technology, operations, and process improvement initiatives to ensure operational excellence and to drive efficiency, innovation, and growth across the organization. The role requires strong leadership skills, strategic thinking, and operational expertise, as well as a deep understanding of the banking operations and industry best practices.

Working with a vibrant team of professionals, the COO will be at the forefront of the bank's implementation of operations and information communication technology (ICT) strategy in order to facilitate and support smooth functioning of the organization.

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Key Duties and Responsibilities

- Oversee the overall administrative functions of the bank.
- Develop and implement administrative policies and procedures.
- Manage office operations and ensure efficient workflow.
- Supervise the database management team.
- Ensure the security and integrity of the bank's data.
- Develop, implement and review operations policies, guidelines and manuals;
- Manage electronic fund transfer via SWIFT and TISS, clearing process, letters of credit and guarantees for trade facilitations;

- Provide efficient business management to facilitate delivery of performance and achievement of operational excellence in the zone offices and institute controls to avoid revenue leakages;
- Manage the treasury back office operations according to the laid down procedures;
- Develop, implement and review internal ICT infrastructure and operations policies, guidelines and manuals;
- Study business processes and develop ICT infrastructure projects that are able to achieve the expected business objectives at optimal costs;
- Coordinate data processing, networking, office automation and external contractors in the provision of efficient ICT systems, services and support;
- Plan and facilitate systems installations and introduction of new systems to enhance the bank's performance, integrity and administration;
- Develop and put in place facilities and security systems to prevent cybercrimes;
- Manage and support current and planned business operations in efficient manner;
- Ensure compliance with internal and external regulations.
- Supervise the reconciliation team for accurate and timely reconciliation processes.
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- Supervise the reconciliation team for accurate and timely reconciliation processes.
- Implement controls to prevent errors in reconciliation activities.
- Conduct regular audits to ensure reconciliation accuracy.
- Carry out any other related duties as assigned by the Supervisor.

Minimum requirements:

- Holder of a Bachelor's Degree in one of the following fields; Information Technology, Computer Engineering, Electronics Engineering, Computer Science, Telecommunication or any equivalent qualifications from any recognized institution.
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- A Master's Degree in one of the above fields and or possession of certification such as CCNA, MFC, MCSC, and MCDA is an added advantage.
- Strong leadership skills coupled with the composure required to thrive under pressure;
- Always willing to learn and grow as a leader and professional;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels;
- Decisiveness, Resilience and resourcefulness;
- Strong influencing skills;
- Strong commercial acumen

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Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Director of Corporate Banking;

Are you ready to take a transformational journey in the banking sector and passionate about spearheading Corporate Banking strategy? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Director of Corporate Banking (DCB)** to head the Corporate Banking department and drive its strategy

Reporting to the Chief Executive Officer, the DCB will be responsible for leading the corporate banking division, overseeing the development and implementation of strategic initiatives to grow and manage TCB's corporate client portfolio. This position requires strong leadership, business development, and relationship management skills, as well as a deep understanding of corporate banking products and services. The Director of Corporate Banking will also handle lending operations as well as growing deposits for large customers including Government Institutions.

Working with a vibrant team of corporate banking professionals, the DCB will be at the forefront of ensuring the growth of TCB's corporate client portfolio and exceptional customer service experience.

About TCB

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Key Duties and Responsibilities

- Implement the bank's approved strategy and facilitate achievement of related short- and long-term business goals in the most effective and efficient manner;
- Develop and manage targeted Corporate Relationships by extending capital, developing robust multi-product account plans, and delivering banking solutions.
- Develop solid corporate relationships with the existing corporate clients and attract new corporate clients for the bank.
- Oversee the development and subsequent implementation of annual plans by individual departments / functions comprising Corporate Banking to ensure achievement of pre-set targets / objectives, including but not limited to business growth and expansion;
- Approve / amend Key Performance Indicators for the purpose of performance monitoring and quality measurement of the Corporate Banking department and systematic monitoring of their achievements in terms of assets and liabilities;
- Manage the development and subsequent implementation of Corporate Banking best practices across the department's operations to promote efficiencies in work processes, ultimately resulting in increased customer satisfaction;
- Review and analyze Corporate Banking Department management accounts (comprising the balance sheet, income statement along with the budgeted figures) monthly and positively address adverse variances noted with the respective departmental heads;
- Ensure the provision of value-added corporate products and services to existing and potential wholesales banking customers who seek banking relationships with the bank;
- Ensure that the department provides timely and accurate information to the external and internal auditors and the Compliance function, as and when required;
- Ensure that the approved strategy, business plans, budgets along with the approved policies, procedures and subsequent amendments thereto are timely communicated to the respective wholesale team to ensure alignment and compliance with the changes;
- Strive to maintain continuous compliance of the policies, procedures and regulations pertaining to Corporate Banking promulgated by the respective regulators (i.e. the Central Bank and or other governing authority);
- Responsible for overseeing the process of developing and managing relationships with respective corporate customers, business associations and strengthening correspondent banking relationships;
- Oversee the roll-out of innovative corporate banking products;
- Manage, control, monitor and assume responsibility for the corporate Banking risk profile and portfolio quality in line with the expectations of Credit Committee /Executive Committee;
- Monitor / review the Corporate Banking portfolio by segment on an overall basis and by product, corporate profile, region, industry, and other parameters on periodic basis to evaluate the quality and performance of the portfolio;
- Lead the development of 'early warning systems' that highlight possible risks in the corporate credit portfolio, to allow for timely corrective action. Also, monitor critical portfolio caps at required intervals and take prompt action in coordination with the Credit Risk team when required to uphold the quality of the portfolio;

- Responsible for overseeing the overall action plans for addressing control weaknesses or compliance issues noted by Internal Audit Department, external auditors, or the Compliance function;
- Coordinate Corporate Banking marketing initiatives with the marketing department to maximize cross-selling
- Hold meetings with staff and assess their performance as well as the function's overall performance on a regular basis.

Minimum requirements:

The successful candidate must have the following qualifications:

- Holder of a Bachelor's degree in one of the following fields; Finance, Accounting, Banking, Economics, Commerce or equivalent qualifications from recognized institutions with;
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- Possession of a Masters Degree in one of the fields mentioned above is an added advantage.
- Strong leadership skills coupled with the composure required to thrive under pressure;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels;
- Decisive, resilient and resourceful;
- Strong influencing skills; and
- Performance orientation;

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Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Director of Human Resources

Are you ready to take a transformational journey in the banking sector and passionate about spearheading the Human resources agenda? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Director of Human Resources (DHR)** to spearhead the Human Resources department and drive the people strategy.

Reporting to the Chief Executive Officer, the DHR will be responsible for creating and shaping the work culture at TCB, attracting and retaining talent and fostering a high performing work environment. The successful candidate will work closely with the senior leadership team in developing and implementing the organization's HR initiatives and policies that align with TCB's strategic objectives.

Working with a vibrant team of Human Resource professionals, the DHR will be responsible for the overall management of recruitment, placement, training and career development activities of staff to ensure the needs of TCB, its management and employees are met in the most cost-effective manner and provide timely and effective training programs as per the TCB policies, procedures and guidelines.

About TCB

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Key Duties and Responsibilities

- Develop and maintain the Human Resource initiative within the Bank's Strategic Plan; ensuring the Bank's direction on employee relations, hiring, and retention is adequately addressed and managed;
 - Develop and implement HR programs that support business objectives including competitive compensation and benefits programs, HR policies and guidelines, regulatory compliance programs, organizational development programs, payroll administration and employee record management policies;
 - Develop the recruitment and retention strategy for the bank and its processes flow to ensure that the recruitment process complies with the Labour Act.
 - Develop and manage the Performance Management program for the bank which includes designing and measuring the effectiveness of the performance review tools, training associates, and communicating the process as needed and annual salary planning with management;
 - Provide consultation to management on sensitive employment issues, assist with the disciplinary process for the bank as per policy and engage legal counsel as needed;
 - Ensure compliance with all employment laws, including and Bank policies;
 - Direct and implement employee engagement and retention programs such as Service Awards, and other promotions;
 - Complete internal control tasks, such as completing required governmental reports, monthly payroll audits, and ongoing reviews of other HR associate's reconciliations;
 - Participate in other projects or Bank initiatives as assigned by the management.
- ***Minimum requirements:***
- Holder of a bachelor's degree in one of the following fields; Human Resources Management, Public Administration, Industrial Relations, Commerce or Business Administration or equivalent qualifications from a recognized Institution with;
 - At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
 - Possession of a Master's degree in one of the above fields is an added advantage.
 - Strong leadership skills coupled with the composure required to thrive under pressure;
 - Strong motivational skills to drive the team for self-motivation in challenging times;
 - Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
 - A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels;
 - Decisive, resilient and resourceful;
 - High level of interpersonal skills; and
 - Strong commercial acumen.

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Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Director of Legal Services

Are you ready to take a transformational journey in the banking sector and passionate about spearheading legal matters? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Director of Legal Services (DLS)** to head their Legal department and handle legal affairs.

Reporting to the Chief Executive Officer, the DLS will be responsible for providing legal expertise and services to the bank, advising the board on legal and corporate governance matters, dealing with fraud examination and litigation, handling all legal recoveries in the bank and maintaining the statutory register of all shareholders and the company at large.

Working with a vibrant team of legal professionals, the DLS will be at the forefront of managing contracts and regulatory compliance, developing company policies and procedures, providing research and help in coordinating operations in new jurisdictions. Furthermore, DLS will ensure compliance with the organization's governing structures, advise on employment issues, take the lead in identifying and addressing potential legal issues and risks and manage litigation.

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Key Duties and Responsibilities

- Give opinion on all legal matters to the board and all directorate in the bank;
- Coordinate all management meetings, board committee meetings, full board meetings and shareholders meetings;
- Ensure that all corporate governance issues are maintained in the bank;
- Serve as Secretary for various meetings and committees, managing shareholder register and share ownership changes.
- Handle share transfers, shareholder queries, and support smooth operation of decision-making processes.
- Advise management on meeting content, organize meeting materials, and ensure accurate minute-taking.
- Communicate Board decisions to management and facilitate communication with non-executive directors.
- Monitor corporate governance developments, advise directors on duties and compliance, and assist with report publication.
- Execute Board/Committee decisions for Management deployment.
- Facilitate communication for non-executive directors.
- Monitor corporate governance advancements.
- Ensure compliance with Articles of Association and incorporate amendments.
- Conduct examinations on all internal bank frauds;
- Participate in negotiations, vetting, drawing and reviewing of contracts and other legal documents;
- Vet/review all contracts and agreement for the bank;
- Litigate all cases by formulating and developing legal defense and prosecution strategies for cases in which the bank has interest;
- Liaise with the Office of the Attorney General on legal matters for or against the bank;
- Advise and witness contracts, concessions and agreements involving the Authority and other parties;
- Liaise with the courts of law and other institutions of justice and stakeholders particularly office of the attorney general, government ministries and departments on legal matters pertaining to the bank;
- Advise and witness contracts, concessions and agreements involving the authority and other parties;
- Provide legal services to the bank and interpret laws and rules affecting the operation of the bank;
- Prepare contracts and instruments to which the bank is a party, and interpret provisions of contracts covering work performed for the bank by private entities; and
- Carry out any other related duties as assigned by the Supervisor.

Minimum requirements:

- Holder of a Bachelor's Degree in one of the following fields; Law or Business Administration from a recognized institution;
- A registered Advocate of the High Court;
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- Possession of a Masters Degree in one of the fields mentioned above is an added advantage.
- Strong leadership skills coupled with the composure required to thrive under pressure;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels;
- Decisive, resilient and resourceful;
- Performance oriented
- High level of interpersonal skills;

Interested candidates are advised to apply for the stated position and send their email to tz_executiverecruitment@pwc.com indicating on the subject of the email the reference number of the job and the name of the position on or before 3 July 2024. The applicants should attach their Motivational letter, CV which should contain the applicant's mobile number, email address, career background, and three referees. The applicants are also required to attach certified copies of their academic certificates.

- ***Any form of canvassing will lead to automatic disqualification.***
- ***Only short-listed applicants will be contacted.***



Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Director of Treasury;

Are you ready to take a transformational journey in the banking sector and passionate about spearheading the treasury agenda? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Director of Treasury (DT)** to head the Treasury department and drive the agenda.

Reporting to the Chief Executive Officer, the DT will be responsible for leading the treasury function, managing the bank's liquidity, investments, and risk exposures, and optimizing the utilization of financial resources to support TCB's business objectives. This role requires strong leadership, analytical skills, and market expertise, as well as a deep understanding of treasury operations and financial markets.

Working with a vibrant team of treasury professionals, the DT will be responsible for cash management of the bank to ensure appropriate management, organization and flow of cash, as well as maintaining good working relationships with other financial institutions and stakeholders.

About TCB

Tanzania Commercial Bank (TCB) is one of the leading financial institutions in the country, providing first-class banking services and solutions to private individuals, enterprises, and the community at large. The bank has a team of highly qualified, experienced, and committed professionals who serve customers and contribute to the economic development and financial inclusion of the country. The Government of the United Republic of Tanzania is the majority shareholder, with minority stakes held by the Tanzania Posts Corporation, the Revolutionary Government of Zanzibar, Posta na Simu Savings and Credit Society, the Public Service Social Security Fund, and the Workers Compensation Fund. TCB has launched its new strategic plan for the years 2024–2028, with the primary focus of trying to transform its balance sheet to serve SMEs more. This will help to not only widen the customer base but also position TCB as the future leader in the industry and spearhead the country's economic growth. TCB aims to incorporate technology into its five-year plans aimed at disrupting the market and leading to a better customer experience.

If working in a dynamic environment such as this is something that is of interest to you, then the Tanzania Commercial Bank is the place to be.

Key Duties and Responsibilities

- Develop, implement and review treasury operation policies, guidelines and manuals;
- Review, monitor and manage the bank's liquidity positions and investment activities to ensure that the bank is adequately funded and excess funds are invested as per internal and external statutory requirements;
- Monitor interest rate movements in the financial market, analyze implications and recommend the bank's net interest margin and funding strategies;
- Monitor market development and changes in business environment to ensure the bank is aligned with those changes and carefully develop initiatives to sustain treasury business goals;
- Identify strategic players and stakeholders and engage them to understand changes to strategy, regulations and markets;
- Design and review optimal business model and deliver on required changes to ensure the business maintain competitive advantage, meet client expectations, reduce cost and improve profitability;
- Drive sustainable cost and processing efficiencies through continuous innovation industry benchmarking and alignment to best practices;
- Provide advice on review of interest rate, funding and balance sheet management;
- Monitor and manage treasury dealing activities in accordance with investment policies and treasury manual;
- Conduct market survey, analyze and prepare reports on competitor's product and services and general market outlook;
- Maintain ties with interbank market participants, regulatory authorities and other key stakeholders;
- Assess currency needs and provide advice on any needs for additional correspondent banking relationship; and
- Carry out any other related duties as assigned by the Supervisor.

○ ***Minimum requirements:***

- Holder of a Bachelor Degree in one of the following fields; Accounting, Economics, Finance, Commerce or Business Administration or equivalent qualifications from a recognized institution.
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- Possession of the following certifications ACI, CISI, or CFA
- In-depth knowledge of Financial Markets Instruments such as Money Market, Debt Securities, Derivatives and FX instruments among others
- Possession of a Masters Degree in one of the fields mentioned above is an added advantage.
- Strong leadership skills coupled with the composure required to thrive under pressure;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels;
- Decisive, resilient and resourceful;
- Performance orientated;
- Strong commercial acumen.



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Stimulating Career Opportunity at the Tanzania Commercial Bank (TCB) - Director of Marketing and Public Relations;

Are you ready to take a transformational journey in the banking sector and passionate about spearheading the marketing strategy? Tanzania Commercial Bank (TCB) is hiring for a dynamic, experienced and resourceful **Director of Marketing and Public Relations (DMPR)** to head the Marketing department and drive the Marketing Strategy.

Reporting to the Chief Executive Officer, DMRP will be responsible for developing and executing marketing initiatives to enhance the TCB brand, drive customer acquisition and retention, and strengthen our relationships with stakeholders. The position requires creativity, strategic thinking, and strong communication skills to position TCB in the market, making it easier to promote products and services to the target customers.

Working with a vibrant team of Marketing and Public Relations professionals, the DMPR will be at the forefront of planning, organizing, developing and implementing creative marketing strategies and activities to increase the level of deposits and customer base for the bank.

About TCB

Tanzania Commercial Bank (TCB) is one of the leading financial institutions in the country, providing first-class banking services and solutions to private individuals, enterprises, and the community at large. The bank has a team of highly qualified, experienced, and committed professionals who serve customers and contribute to the economic development and financial inclusion of the country. The Government of the United Republic of Tanzania is the majority shareholder, with minority stakes held by the Tanzania Posts Corporation, the Revolutionary Government of Zanzibar, Posta na Simu Savings and Credit Society, the Public Service Social Security Fund, and the Workers Compensation Fund. TCB has launched its new strategic plan for the years 2024–2028, with the primary focus of trying to transform its balance sheet to serve SMEs more. This will help to not only widen the customer base but also position TCB as the future leader in the industry and spearhead the country's economic growth. TCB aims to incorporate technology into its five-year plans aimed at disrupting the market and leading to a better customer experience.

If working in a dynamic environment such as this is something that is of interest to you, then the Tanzania Commercial Bank is the place to be.

Key Duties and Responsibilities

- Lead the development and execution of integrated marketing communication strategies to support business objectives and drive brand awareness.
- Oversee all aspects of marketing communications, including branding, public relations, corporate communications, content development, and social media.
- Develop and manage communication plans, budgets, and timelines to ensure efficient and effective execution of communication initiatives
- Monitor and analyze communication performance metrics to track effectiveness and optimize communication strategies.
- Develop and review marketing and business development policies, guidelines and manuals;
- Prepare and review marketing department annual budget;
- Conduct marketing and sales initiatives of the bank's products and services;
- Design new products and re-brand old ones;
- Monitor business growth of the bank and take appropriate measures;
- Prepare periodic sales report and submit to relevant authorities;
- Solicit business relationships with the corporate and public sector;
- Maintain quality service by establishing and enforcing TCB Bank standards;
- Provide support and guide to branches to ensure smooth customer's sign up in transaction banking products such as internet banking and cash management solutions;
- Develop and review public relations, communication and PR policies, guidelines and manuals;
- Champion the implementation of women banking products, services and programmes to ensure growth in business and visibility as per the bank policies and procedures;
- Develop and review public relations, communication and PR policies, guidelines and manuals;
- Create and maintain a positive public image for the bank;
- Draft media/press releases and develop social media programs to shape public perception of the bank in order to increase awareness of the bank, products or projects;
- Manage press relations, including preparation of press releases, feature articles, arranging for interviews and public appearances of the bank's CEO and other senior executives;
- Manage Corporate and Social responsibilities Projects; and
- Carry out any other related duties as assigned by the Supervisor.

Minimum requirements:

- Holder of Bachelor Degree in one of the following fields; Marketing, Economics, Planning, Project Management, Commerce, Statistics or Business Administration or equivalent qualifications from a recognized institutions with;
- At least 7 years' working experience in the banking industry or financial institution of which two (2) years should be in a managerial position
- Possession of a Masters Degree in one of the fields mentioned above is an added advantage.

- Strong leadership skills coupled with the composure required to thrive under pressure;
- Always willing to learn and grow as a leader and professional;
- A successful track record in senior marketing roles and experience in the industry a must;
- Strong motivational skills to drive the team for self-motivation in challenging times;
- Excellent oral and written communication skills to create a message and lay out strategies that team can easily understand;
- A successful track record in senior marketing roles and experience in the industry a must;
- Familiarity with essential digital marketing tools and technologies;
- Experience with print marketing and social media marketing will be preferred;
- An eye for innovation and the willingness to take the initiative when everybody else is hesitant to step up;
- Strong knowledge in using data software such as CRM and Microsoft Office Suite; and
- A healthy level of diplomacy and discretion while dealing with customers and stakeholders at all levels.

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