



We're Hiring! Join our Team

Position: **Risk Officer**
Location: **Head Office**



Qualified candidates **MUST** send their **CV & Cover Letter** attached with all **academic certificates**.

All applications **MUST** be sent electronically through:

Email: recruitment.tanzania@ubagroup.com

Email subject: **Application for RISK OFFICER OCTOBER 2024**

Deadline: 27th October 2024



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JOB OBJECTIVE (S)

The role involves supporting the risk management oversight and management of strategic, credit, operational, and market risks, including tracking financial performance, implementing risk management strategies, and advising on risk-related issues. It ensures regulatory compliance, conducts stress testing, and manages breach reporting. Additionally, the role encompasses credit risk policy development, risk assessment, exposure monitoring, and reporting, as well as audit follow-up, system risk monitoring, and maintaining risk appetite thresholds for operational and market risk, including liquidity monitoring and reporting.



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DUTIES & RESPONSIBILITIES

Strategic Risk

- Financial Performance and Risk Management; Track and report on financial performance against the budget and the progress of strategic initiatives. Develop and implement strategies to identify, assess, and manage the bank's overall strategic risk, ensuring robust financial health and risk mitigation.
- Advisory and External Monitoring: Advise the management team on risk-related issues and their potential impact on strategic objectives. Monitor external trends and events that could affect the organization's strategy, keeping the bank informed and prepared for potential challenge.
- Regulatory Compliance and Stress Testing: Ensure alignment with Tanzania Risk Management Guidelines (2010), relevant regulations, circulars, and guidelines. Conduct monthly and quarterly stress testing, particularly on market, liquidity, operational risk, and capital, to identify key areas affecting the bank's strategy and ensure resilience.
- Breach Monitoring and Reporting: Monitor, report, and escalate both internal and regulatory breaches, including limits and other regulatory requirements. Maintain a proactive approach to compliance and risk management, safeguarding the bank's integrity and stability.



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DUTIES & RESPONSIBILITIES CONTINUED

Credit Risk

- **Policy Development:** Oversee the development and implementation of credit risk policies and procedures.
- **Risk Assessment:** Ensure accurate assessment of credit risk for new and existing clients.
- **Exposure Monitoring:** Monitor credit risk exposures to ensure they remain within approved limits.
- **Reporting:** Report on credit risk metrics and trends to senior management
- **Breach Monitoring and Reporting:** Monitor, report, and escalate both internal and regulatory breaches, including limits and other regulatory requirements.



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DUTIES & RESPONSIBILITIES CONTINUED

Operational Risk

- **Audit Follow-up and KRI Monitoring:** Ensure timely closure and escalation of open audit, internal control, and risk issues. Review and escalate key risk indicators (KRIs) of principal risk, ensuring their completeness and adequacy.
- **System and Product Risk Monitoring:** Monitor system mapping, interfaces, and transaction integrity across Treasury offices for reliability. Oversee new and existing product risk limits, ensuring New Product Committee endorsement.
- **Risk Appetite and Incident Reporting:** Assess and report on existing risk appetite thresholds. Share risk events or incidents with operational risk, detailing root causes and preventive measure.
- **Risk Leadership and Regulatory Compliance:** Lead business functions to ensure effective risk management practices. Ensure adherence to regulatory requirements and best practice standards, staying updated on industry trend.
- **Monitor market trends.** Develop and implement strategies for market and operational risk management, continuously improving processes and providing training.



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DUTIES & RESPONSIBILITIES CONTINUED

Market Risk

- Performance and FX Process Management: Manage and ensure the implementation of FX processes to accurately capture daily FX deal.
- Policy and Treasury Monitoring: Review and assess the adequacy of market risk, treasury, and ALCO policies. Regularly review treasury limits to ensure compliance with regulatory and internal requirements.
- Market Monitoring and Reporting: Monitor daily rates and align them with market trends, confirming and reporting market risk positions, P&L, and limit breaches daily. Conduct market intelligence, data collection, and statistical analysis to inform management decisions.
- Liquidity and Asset Monitoring: Measure and report key liquidity performance indicators, conduct daily liquidity stress testing, and ensure the availability and testing of an internal contingency liquidity funding plan. Monitor the composition of assets and liabilities and their inherent risks.
- Risk Management and Compliance: Manage Forex, money market, and fixed income risks in compliance with policies and regulations. Identify key market and liquidity risks through regular reviews and ensure the accuracy of historical data used in VaR models.
- Documentation and Reporting: Maintain documentation for limit setting, change requests, mandates, and breach logs. Prepare daily, monthly, and quarterly market risk reports, produce a monthly market risk ALCO report, and conduct risk assessments on new trading products and P&L analysis to aid management decisions!



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KEY PERFORMANCE INDICATORS

- Regulatory Compliance
- Monthly / Quarterly reporting of financial performance against the budget
- Monthly and Quarterly Stress Testing reporting
- Daily Breach Monitoring and timely Reporting, escalations
- Advisory Effectiveness: impact of risk-related advice provided.
- Management / Bank Adherence to credit risk policies and procedures
- Credit Risk Assessment Accuracy and feedback.
- Percentage of credit exposures tracked and ensure within approved limits.
- Timeliness and accuracy of credit risk metrics and trend reports
- Number of internal and regulatory breaches reported and escalated.
- Non-performing loan (NPL) ratio
- Audit issues closed within the specified timeframe.
- Completeness and adequacy of KRIs reviewed and escalated.
- Frequency of system and product risk reviews and incidents reported.
- Reported risks within defined risk appetite thresholds.
- Number and severity of risk incidents reported and resolved.
- Compliance with operational risk regulations and best practice
- Accuracy and completeness of daily FX deal capture
- Timeliness and accuracy of market risk positions, P&L, and limit breach reports
- Frequency and comprehensiveness of daily liquidity stress tests
- Completeness and accuracy of market risk documentation and reports



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KEY COMPETENCY REQUIREMENTS

Knowledge

- Banking Operations
- Auditing and Internal Control
- Regulatory Laws
- Fraud and Operational risk

Skill/Competencies

- Problem solving skills
- Attention to details
- Good communication skills
- Good Team Player

Kindly note that,
only shortlisted candidates
will be **contacted!**



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MINIMUM EDUCATION QUALIFICATIONS

- Minimum of bachelor's degree in accounting, Economics, Computer Science, or other related disciplines.
- Operational risk experience within financial services/industry
- Business product knowledge, including understanding of financial processes.
- Practical knowledge of how to input, access and utilize information from the network/systems to analyses and forecast trends.
- Good understanding of treasury, its products and risk related elements
- 3 years' experience working in a busy financial environment will be added advantage.
- ACI Dealing Certificate(s) will be added advantage.



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KEY COMPETENCY LIST

Required Knowledge

- Broad knowledge of financial accounting with ability to analyze and interpret corporate financial statements.
- Good knowledge of the Tanzania economy and banking market dynamics
- ACI Dealing Certificate(s)
- Good understanding of banking products i.e. treasury, its products, and interrelationships.
- General understanding of the risks related to the business

Skills/Competencies

- Good analytical skills
- Excellent writing skills
- Good presentation skills
- Good interpersonal skills
- Strong team player and excellent organization skills
- Strong attention to details and ability to work under pressure

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Position:
**Relationship Manager,
Corporate Banking (2 Positions)**
Location: **Head Office**



Qualified candidates **MUST** send their **CV & Cover Letter** attached with all **academic certificates**.

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Email: **recruitment.tanzania@ubagroup.com**

Email subject: **Application for RM CORPORATE BANKING - OCTOBER 2024**

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JOB OBJECTIVE (S)

To establish and maintain positive customer relationships through a bundle of new and existing products.

DUTIES & RESPONSIBILITIES

- Maximize account profitability by selling other products and services to the bank's customers
- Drive collections in customer's account which will be used for FX and other businesses.
- Identify and develop conglomerates banking relationships
- Ensure proper documentation throughout the credit application and availment process
- Sourcing for and monitoring of customer's tenured investment or facilities.
- Respond promptly and satisfactorily to customer's daily request and complaints.
- Prepare weekly and monthly statistics/performance reports for management use.
- Monitoring of the customer's main account regularly
- Reconcile all transactions on customer's accounts where and when necessary.
- Initiate and carry out recovery action on non-performing credits facilities
- Maintain comprehensive database of the customers operational records including the existing and prospective customer data
- Perform other duties as assigned by the Head Corporate and Commercial banking.



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KEY PERFORMANCE INDICATORS

- Actual Deposit growth against budget
- Achievement of PBT (profit) budget
- Timeliness in delivering revenue generation reports
- Number of Corporate accounts opened per annum
- Timeliness & effectiveness in completion of assigned tasks
- Efficiency level at executing scheduled and ad hoc assignments
- Effectiveness establishing new relationships
- Targets Assigned Vs Actual

MINIMUM EDUCATION REQUIREMENTS

EDUCATION

- First degree in any field.
- Minimum of three (3) years cognate experience

EXPERIENCE

- Minimum 4years in Relationship Management/ Marketing experience;
Credit Experience



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KEY COMPETENCY REQUIREMENTS

Knowledge

- Internal Processes and policies of the bank
- Good understanding of financial services sector
- Bank Products

Skill/Competencies

- Interpersonal skills
- Advisory skill
- Strategic Thinking
- Relationship Management
- Negotiation & Analytical skill
- Product Development
- Leadership skill
- Selling & Marketing skill

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