EQUITY

General:

Job Title: ***Records Specialist***
Reports to: Head of Credit Administration SDU
Function level: Senior Officer
Department: Credit - SDU

Basic Purpose:

The Records Specialist – Credit Files is responsible for the effective management, maintenance, security, and accessibility of all credit-related customer files and documentation. The role ensures that credit files are accurately created, updated, stored, tracked, and archived in accordance with the Bank's policies, regulatory requirements, and records management standards. The incumbent supports efficient credit operations by maintaining complete and reliable records, facilitating timely retrieval of documents, monitoring file movements, and safeguarding confidential customer information.

The role plays a critical part in ensuring the integrity, completeness, and availability of credit records throughout the credit lifecycle, while supporting audit, compliance, risk management, and business requirements.

Main Duties and Responsibilities:

Credit File Management

- Establish, maintain, and manage physical and electronic credit files for all lending facilities in line with approved records management standards.
- Ensure all required credit documentation is properly filed, indexed, labelled, and maintained in an organized manner.
- Verify the completeness and accuracy of documents received before filing and escalate any missing or incomplete documentation.
- Maintain an up-to-date credit files register/database capturing key customer and facility information.
- Ensure all securities and collateral documents are maintained in safe custody and protected from loss, damage, unauthorized access, or misplacement.
- Maintain an accurate and up-to-date securities database, ensuring all relevant information is properly recorded, including customer details, facility tenure, security type, property description, and status of documentation.
- Conduct periodic inspections of securities files and storage facilities to verify correct placement, completeness, legibility, and integrity of documents

Records Custody and Control

- Safeguard all credit records against loss, damage, unauthorized access, alteration, or misplacement.
- Monitor and track the movement of credit files through a controlled file-tracking system, ensuring proper authorization and accountability.

- Ensure all confidential customer information is handled in accordance with the Bank’s information security and data privacy requirements.
- Conduct periodic file inspections and reconciliations to confirm accuracy, completeness, and proper storage.
- Monitor and track the movement of securities through the security register, ensuring proper authorization and accountability at all times.
- Implement controls to minimize risks, losses, penalties, and operational incidents associated with the custody and management of securities.
- Ensure all security documents are duly executed, accurately signed, perfected, and maintained in accordance with the Bank's credit, legal, and regulatory requirements.
- Maintain an efficient filing and retrieval system to facilitate timely access to securities when required.

Filing, Retrieval and Archiving

- Maintain an efficient filing and retrieval system to facilitate timely access to credit files by authorized stakeholders.
- Retrieve and provide credit files and related documentation to internal users, auditors, regulators, and other authorized parties as required.
- Coordinate the archiving and disposal of credit records in accordance with the Bank’s retention schedules and regulatory requirements.
- Ensure archived records are properly catalogued and can be retrieved within established service standards.
- Support other stakeholders by providing accurate records and documentation relating to securities under custody.

Compliance and Risk Management

- Ensure compliance with the Bank’s policies, procedures, regulatory requirements, and records management standards.
- Identify and report records management risks, control weaknesses, and documentation exceptions.
- Support internal and external audits by providing accurate records and documentation on a timely basis.
- Assist in implementing controls that reduce operational risks associated with credit file management.
- Ensure compliance with the Bank's policies, procedures, regulatory requirements, and service standards relating to securities management.

Reporting and Administration

- Prepare periodic reports relating to file inventory, file movements, missing documents, archived records, and outstanding exceptions.
- Participate in records management improvement initiatives, digitization projects, and process enhancement activities.

- Support business continuity and document recovery activities where required.
- Perform any other duties assigned by management from time to time.
- Prepare periodic reports on securities inventory, document movements, exceptions, and outstanding issues.
- Perform any other duties as may be assigned by management from time to time

Experience

- Minimum of 4 years' experience in records management, document administration, credit administration, banking operations, or a related role.
- Experience managing credit files, customer documentation, or banking records within a financial institution will be highly desirable.
- Experience with electronic document management systems and records databases is an added advantage.

Knowledge and Skills

- Sound understanding of records management principles and practices.
- Knowledge of banking operations, credit administration processes, and documentation requirements.
- Understanding of regulatory, audit, and compliance requirements relating to record keeping.
- Strong attention to detail and accuracy.
- Excellent filing, indexing, and document control skills.
- Strong organizational and time management abilities.
- Good analytical and problem-solving skills.
- Proficiency in Microsoft Office applications and records management systems.
- Ability to maintain confidentiality and handle sensitive information with integrity.
- Strong communication and stakeholder management skills.

Key Competencies

- Attention to Detail

- Integrity and Confidentiality
- Planning and Organizing
- Customer Focus
- Accountability
- Risk Awareness and Control
- Compliance Orientation
- Teamwork and Collaboration
- Continuous Improvement
- Results Orientation

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to **TZRecruitment@equitybank.co.tz** by **Friday 02nd October 2026.**

Only short-listed candidates will be contacted.

Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights and values, and what they bring to the workplace.
By submitting your application, you consent to Equity Bank Tanzania Limited collecting and processing your personal data strictly for recruitment, selection, and, where applicable, employment purposes. Equity Bank Tanzania Limited will process your personal data in accordance with the Data Protection and Privacy Act, Cap 97, and its Data Privacy Policy. Your personal information will be treated with the highest level of confidentiality and will not be shared with unauthorized third parties, except where disclosure is required by law or regulatory obligation".