

GENERAL:

Job Title: Manager- Business Rehabilitation
Department: Credit
Report to: Senior Manager - Special Assets Management
Job Grade: Assistant Manager/Manager

No. of Vacancies: 1

BASIC PURPOSE:

Management of distressed loan portfolio under Special Assets Management Unit by proactively devising strategies to turn-around Non-Performing Loans (NPLs). Also, client relationship management to ensure compliance to the terms and conditions of the credit facilities with ultimate objective of maximizing loan collection and improving loan book quality.

MAIN DUTIES AND RESPONSIBILITIES:

- Review non-performing loans with a view to assess the status and recommend the best measures/options for the bank to maximize loans collection and recovery.
- Negotiation with customers on the available options to turnaround or recovery for cases where turnaround options have failed.
- Preparation of credit proposal on turnaround/workout options for management consideration and approval.
- Periodic review of customer's business and financial performance and provide recommendations to the bank management.
- Business/security visits and preparation of call report with recommendation to the bank management on proper account monitoring.
- To handle and manage all customers' queries and timely response/advise with the purpose of creating and maintaining good relationship between the customers and bank.
- Ensuring physical verification of collaterals, well perfected, adequately insured at all times noting the bank as first loss payee and valuation reports are valid and current as per the bank policy.
- Monitoring of loan covenants and ensuring compliance.
- Detection of warning signals and timely taking appropriate corrective measures.
- Any other duties as may be assigned by supervisor from time to time.

KNOWLEDGE SKILLS AND EXPERIENCE:

- Excellent financial and business analytical skills
- Excellent business/client relationship management skills
- Sound knowledge of Finance and Accounting
- A minimum of four years banking experience in management of Corporate and/or SME loans.
- Computer literate

Personal competencies

- Sound communication and negotiation skills.
- Must be able to work under pressure.
- Demonstrates sound judgement and decision making abilities.
- Self-driven.
- Problem solving.
- Customer and service orientated.
- Have a supportive, solution seeking approach.
- Think proactively.
- Works as part of a team and builds relationships (Team player).
- Demonstrates trustworthiness and integrity.
- Focuses on delivering results.

EDUCATION QUALIFICATION REQUIREMENT

- Bachelor Degree from any recognized university preferably in Banking, commerce, Economics, Accountant or related field.
- Master's Degree in a related field is an added advantage

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 **Tuesday 29th November 2025**

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”.