



Head Office: PSSF Millennium Towers II, Bagamoyo Road
P.O Box: 9300, Dar es Salaam, Tanzania
Telephone: +255 22 2162940 Fax: +255 22 2114815
website: www.tcbbank.co.tz
Email: ceo@tcbbank.co.tz

JOB VACANCY- 1 POSITION

ABOUT US:

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products with a vision “to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services”. As part of organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

Position:	Principal ICT Officer – Data Scientist
Department:	Credit
Section:	Management Information and Reporting
Reports to:	Manager, Management Information and Reporting
Location:	Head Office

POSITION OBJECTIVE

To ensure bank provisioning for probable losses of loans under both IFRS9 Model and Regulatory procedures is done timely and accurately.
Responsible for identifying hotspots, modelling and providing analytical updates on internal and external factors that influence Tanzania Commercial Bank PLC Portfolio performance.

KEY RESPONSIBILITIES

- (i) ECL Modelling and Data Mining/Extraction
- (ii) Responsible for providing full support by sharing all the required credit reports/information and handling various credit related queries to the internal and external partners including BOT, auditors and other institutions
- (iii) Inquiring data from the available banking systems with assistance of database administrators analyse them and provide the analysed result to the management for decision making.
- (iv) Understanding of data and drawing insights from banking data sets, using predictive techniques for management decisions prior future impacts.
- (v) Suggesting banking data sets that are optimal to the bank for analytics
- (vi) Processing and validating the integrity of data to be used for analysis
- (vii) Identification of problems that can be solved by both quantitative and qualitative banking business data
- (viii) Ensuring banking systems accuracy, proper data input and timely report preparation and review for credit monitoring and management decision
- (ix) Ensuring checking of loan portfolio movement, sectorial concentration and advice the management on appropriate action.
- (x) Analysing large amounts of information to find patterns and solutions
- (xi) Propose solutions and strategies to tackle business challenges
- (xii) Preparing the summarized presentation of the analysed data for Management awareness and decision
- (xiii) Collaborate with business and IT teams to develop reports for follow-ups and decision making
- (xiv) Work with IT, the data steward and data architect to implement Power BI, providing the requirements from the business.



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PROFESSIONAL AND INTERPERSONAL DETAILS

Education: Bachelor Degree in Computer Science with Statistics, Computer Science, Mathematics or related fields from any recognized university or equivalent. A comprehensive knowledge of credit risk models, programming skills (knowledge on programming languages such as python, SQL, Java etc.

Experience: At least four years of relevant banking experience

The position will attract competitive salary packages and benefits.

Applicants are invited to submit their resume via the following link:-

<https://www.tcbbank.co.tz/careers> applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures.

Tanzania Commercial Bank has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment and physical capability assessment.

Deadline of the Application is 30th July, 2024.