



# Job Description

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|  |                                      |                                      |
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| <b>Job Title</b><br>Head of Credit Analysis                    | <b>Job Location</b><br>Dar es Salaam | <b>Category</b><br>Credit Management |
| <b>Job Type</b><br>Full Time                                   | <b>Job level</b><br>Manager          | <b>Industry</b><br>Banking           |
| <b>Open to Expatriates</b><br>Only Open to Tanzanian Nationals |                                      |                                      |

## Minimum Requirements

|                                |   |   |
|--------------------------------|---|---|
| <b>Min Budget</b><br>-         | <b>Max Budget</b><br>-                                | <b>Primary Industry</b><br>Banking: 7 Years |
| <b>Secondary Industry</b><br>- | <b>Primary Category</b><br>Credit Management: 5 Years | <b>Secondary Category</b><br>-              |
| <b>Certificate</b><br>-        | <b>Qualification</b><br>-                             |   |

## Summary

To ensure adherence to the credit policy by ensuring that all credit proposals meet the Bank's Minimum standards and that a quality portfolio is maintained at all

## Responsibilities

- Guiding relationship managers in structuring /Restructuring complex deals
- Reviewing all credit appraisal Memo and ensure they are in line with the Bank's policy and deciding on those within the delegated lending
- Ensure total adherence to credit policy and all underwriting standards in the approval process, proper risk mitigations measures are put in place against any inherent credit
- Proactive management, coordination and supervision of credit analysis team to ensure effective and timely approvals within the agreed
- Ensure preparation of credit Board paper reports and presenting to the Board Risk and Compliance
- Guiding relationship managers in structuring /Restructuring complex
- Continuously giving guidance, monitoring and training both credit analysis and Branch
- Ensure internal and external Audits queries are being responded within a given time
- Ensure credit policy is reviewed annually together with credit process procedures.
- Actively participate in key committees through standing
- Any other duty assigned by line manager

## Education & Qualifications

- Guiding relationship managers in structuring /Restructuring complex deal
- Bachelor's Degree in Finance, Accounting, Business administration, Banking or related field.
- A minimum of 7 years' experience in a Bank or Financial Institution of which at least 5 should have been in the credit department
- A master's Degree in Finance, Accounting or MBA will be added advantage.
- Good managerial and team leadership skills
- Significant relationship management experience-with external stakeholders at senior levels including regulators and rating agencies
- Possess a high level of integrity

## Requirements

- Team management
- Analysis skills
- Risk management and control
- Regulatory framework and requirement
- Excellent interpersonal and communication skills
- Conflict resolution and problem solving skills
- Decision making skills

## Driving Licence

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Not Required

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