



Job Description

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

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 7 Years
Secondary Industry -	Primary Category Credit Management: 5 Years	Secondary Category -
Certificate -	Qualification -	

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

Not Required

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