

SENIOR MANAGER CREDIT ANALYSIS I-2 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:	Senior Manager, Credit Analysis I
Rank	Principal Credit Analysis I
Department:	Credit
Section:	Credit Analysis
Salary Scale	COBSS 9 (at officer level I)
Reports to:	Chief Manager- Credit Appraisal
Location:	Dar es Salaam

POSITION OBJECTIVE

Credit Analyst evaluates the creditworthiness of individuals or businesses to determine the risk of extending credit or loans. They analyze financial data, prepare reports and make recommendations to ensure the organization's financial stability.

KEY RESPONSIBILITIES

- 1) Financial analysis of corporate and retail customers using credit skills; ratio analysis; balance sheet and cash flow analysis and projections; evaluation of security; evaluation of parent support policies; judgment of management and strategy.
- 2) Evaluate and understand risk associated with individual transactions, products and borrowers as well as manage to mitigate credit risk in the portfolio.
- 3) In partnership with Relationship Managers, prepare quality credit applications.
- 4) Participate regularly in account planning sessions to ensure familiarity of customer business.
- 5) Visit/meet customers when required in order to achieve clear understanding of the credit risks associated with their businesses.

- 6) Ensure that the approval procedures, standards of credit and maintenance, conform to controls/procedures established by the lending manual
- 7) Assist sales force to monitor credit quality by highlighting early warning signs of credit deterioration.
- 8) Ensure compliance with bank's lending manual and to ensure that bank's credit policy breaches are properly authorized at the correct senior approving level.
- 9) Provide high level of service to the internal customer base based on accuracy, responsiveness and turnaround time.
- 10) Monitor receipt and analyses of financial information for annual review.
- 11) Prepare account statistics for annual review.
- 12) Perform any other related duties as may be assigned from time to time.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Master Degree in one of the following fields; Banking, Economics, Commerce or Business Administration, Accountancy or Finance, Entrepreneurship or Equivalent qualifications from recognized institutions with working experience of at least sixteen (16) years in credit operations and Portfolio monitoring with a good background in Credit appraisal and Management.

- Proven experience in credit analysis or a similar role.
- Strong analytical and decision making skills
- Attention to detail

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

- Ability to demonstrate Tanzania Commercial Bank core values: - Customer Focus, trustworthy, Creativity, Teamwork and Excellence
- Ability to priorities work and to meet deadlines.
- Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor

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 4TH SEPTEMBER, 2025.

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