



JOB TITLE: Credit Analyst

Key responsibilities:

- Keep turnaround time of all credit applications within agreed timeframe.
- Contribute towards effective managing, monitoring and controlling the lending portfolio.
- Credit appraisal and recommendation of the credit proposals to various credit committees.
- Process other credit related applications.
- Liaise with professionals i.e. advocates, accountants, valuers, insurers etc.
- Diarizing for future action any issues arising from the credit application.
- Identification of areas of weakness during credit processing, organizing and/or recommending suitable training
- Follow up of audit reports reviewing credit applications and loan appraisals
- Analyzing of Financial statements.
- Reviewing feasibility studies to establish the viability of projects.
- Evaluating the credit worthiness of customers and prospective customers.
- Preparing of credit proposals.
- Ensuring all overdraft limits is renewed before expiry.
- Preparation of extension letters to customers where facilities have been extended.

Knowledge, experience and personal competencies:

- University degree or equivalent qualifications in Accounting, Business Administration, Banking and Finance & Economics.
- Good knowledge of Microsoft applications.
- Fresh graduate / minimum of 2 years of banking experience in credit management from a reputable commercial bank.
- Strong interpersonal, communication and reporting skills.
- Good numerical and analytical skills
- Builds relationships and networks easily
- Strong time management and organizational skills and able to meet deadlines

APPLICATION INSTRUCTIONS

Applications should be submitted to: recruitment2022@diamondtrust.co.tz on or before 16th November 2022.

DTB is an equal opportunity employer.