



Senior Manager, Credit Risk

Background

DCB Commercial Bank Plc is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 8 branches, over 1000 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are looking for qualified candidates to fill the position of **Senior Manager, Credit Risk**. The successful candidate will be responsible for protecting the bank's assets and oversee the credit granting process by assessing creditworthiness of potential customers', conducting reviews of existing customers and optimizing bank's sales.

Responsibilities:

- Responsible for underwriting all types of loans and preparing in-depth credit packages and presentations.
- Overseeing analysis, evaluation, and underwriting of proposed credit facilities for customers and prospects.
- Working with relationship managers and credit analysts in assessing credit opportunities, identifying key risks, and designing alternative credit deal structures.
- Conducting research on borrowers and industries.
- Leading the process of annual reviews, modifications, extensions, renewals, and new loan requests for customers with minimal required changes from the credit committee.
- Applying experience with comparable credits to recommend appropriate covenants, terms, and conditions, and structure for a credit request.
- Communicating risk ratings and the rationale for the determination of acceptable credits with the relationship managers and credit committee.
- Ensuring that the underwriting process is compliant with bank's policies and procedures, and central bank's regulations.

Qualifications and Experience

- Bachelor's degree in finance, accounting, economics, business or related field. Master's degree will be an added advantage.
- Certified accountant or credit underwriter by a recognized institution.
- 8 years' experience in credit risk assessment, financial analysis, portfolio management, loan structuring and restructuring, and regulatory compliance; 3 of which should be at a managerial level.
- Excellent analytical, communication and interpersonal skills.
- Meticulous, with ability to work independently and make decision under pressure.
- Proven experience in driving performance.

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificates, and names of three referees with their contacts, quoting reference number **DCB/CR/SMC-01/2025** on the subject of the email. To be considered, **applications MUST be submitted through recruitment@dcb.co.tz** not later than **07th February 2025**. Hard copy applications will not be accepted.