

# WE ARE Hiring

**DUTY STATION: HEAD OFFICE**

## VACANT POSITIONS: HEAD OF CREDIT

**Job summary:** To provide strategic leadership and oversight of the Bank's credit function by ensuring sound credit risk management, prudent lending decisions, portfolio quality, and full compliance with regulatory requirements, while supporting sustainable business growth and profitability.

**Main Activity:** The role is responsible for leading the development, implementation, and execution of the bank's overall credit strategy while providing strong leadership on credit market trends, regulatory developments, and risk management practices. This includes defining, maintaining, and enforcing credit policies, procedures, and guidelines aligned with the bank's risk appetite and regulatory requirements. The function ensures all credit activities comply with applicable laws, regulations, and frameworks such as Basel III and IFRS 9, while working closely with regulators, auditors, and internal assurance teams.

The role oversees end-to-end credit risk and portfolio management across the bank. This involves identifying, measuring, monitoring, and mitigating credit risks for new and existing lending products, customers, and transactions. It ensures a healthy balance between risk and return through ongoing portfolio monitoring, periodic reviews, stress testing, and proactive delinquency and non-performing loan (NPL) management. Regular credit portfolio reporting is developed to track performance, risk exposure, and key metrics, providing clear insights and recommendations to senior management and the board.

In addition, the role provides strong people and stakeholder leadership by mentoring and developing credit teams, setting performance goals, and fostering a culture of accountability and continuous improvement. It works closely with senior management, business units, risk, compliance, and product development teams to align credit activities with the bank's strategic objectives. The role also supports the design and rollout of credit products that meet market needs while maintaining robust risk controls and sustainable growth.

**Skills and experience:** First Degree preferably in Finance/Business Management, At least 10 years of experience of which 5 years in Management and 3 years must be within the Credit function at Senior Management, Knowledge of credit and non-performing debts policies and other regulatory requirements e.g BOT Prudential guidelines, Knowledge of securities and documentation and legal remedies available to the Bank, Experience in working closely with lawyers.

### REMUNERATION:

*All positions carry a competitive salary and packages commensurate with qualifications and experience to successful candidates*



## POINTS TO NOTE

- Maendeleo Bank Plc promotes inclusion workplace, therefore qualified women and people with disability are encouraged to apply.
- Please note that the Maendeleo Bank does not charge any fees at any stage of the application or recruitment process. Any requests for payment should be treated as fraudulent and do not reflect our Bank's best practices.

### SEND YOUR CV TO:

Managing director: [hr@maendeleobank.co.tz](mailto:hr@maendeleobank.co.tz)

**APPLY BEFORE: 31<sup>ST</sup> JANUARY 2026**

 **0800 750 089**

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