



Employment Opportunity

Uchumi Commercial Bank Limited is a commercial bank providing banking and financial services to Small and Medium Enterprises (SMEs) in Tanzania. Since its inception, the Bank has recorded steady and rapid growth and is now aiming to expand its footprint across various regions of the country.

As part of its growth strategy, the Bank seeks to recruit a highly qualified, experienced, and results-driven professional to fill the position of Head of Credit, based in Moshi Kilimanjaro.

JOB TITLE: Head of Credit

Role Summary

The Head of Credit is responsible for providing strategic leadership and overall oversight of the Bank's credit function. This role entails managing all aspects of lending operations, credit risk management, supporting the Bank's overall strategy, and contributing to sustainable portfolio growth, effective risk management, and profitability.

The Head of Credit is a member of Management Committees and thus participates in decision making through such committee meetings and ensures continuous capacity building within the credit function through training in best-practice credit analysis, credit management, and emerging data analytics trends.

Reporting to: Chief Executive Officer

Location: Moshi – Kilimanjaro

Key Responsibilities:

1. Support the Bank in achieving its overall business strategy objectives by maximizing loan profitability within the defined credit risk appetite, with particular focus on Portfolio at Risk (PAR) and Non-Performing Loans (NPLs).
2. Develop, implement, and monitor compliance with credit policies, procedures, and practices in line with the Bank's risk appetite and strategic objectives.
3. Supervise, coach, and provide leadership to teams responsible for:
 - Credit analysis and credit quality assurance
 - Credit administration, including loan documentation and collateral management
 - Credit monitoring, collections, and centralized loan disbursement
 - Special Assets Management
4. Participate actively in strategic planning, credit policy formulation, and credit quality management initiatives.
5. Oversee compliance with all Bank of Tanzania (BoT) regulations and prudential guidelines related to credit.
6. Prepare and submit accurate and timely reports to the Board, Board Committees, Executive Management, and regulatory authorities as required.
7. Collaborate with Business Units, Compliance & Risk, Legal and Corporate Affairs, and Human Resources to ensure effective training and education on lending rules, policies, and regulations.
8. Provide oversight of the recovery function to ensure collections and recovery processes are effective and aligned with the Bank's objectives.
9. Maintain an appropriate balance between risk mitigation and commercial banking objectives.
10. Conduct periodic self-assessments of credit risks and internal controls.

11. Perform any other duties as may be assigned by the Chief Executive Officer or the Board of Directors.

Key Competencies and Qualifications:

Education

- Bachelor's degree or Postgraduate Diploma or master's degree in Finance, Business, Accounting, Economics, Statistics, Management, Business Administration, Engineering, MBA, or any other related discipline.

Experience

- Strong credit management and credit risk management skills.
- Excellent analytical and problem-solving abilities.
- Sound knowledge of financial principles and banking practices.
- Proven experience in loan portfolio management.
- Strong communication and interpersonal skills.
- High attention to detail with strong organizational skills.
- Ability to make sound decisions under pressure.
- Minimum of 5 years' experience in credit management with at least 1 year in senior management role.

Attributes

- Proven track record in managing credit operations within a highly competitive banking environment.
- Deep expertise in credit analysis, deal structuring, risk mitigation, and post-disbursement loan management.
- Broad and detailed technical knowledge of general and wholesale banking practices and procedures.

- Strong understanding of banking business models, market management, and customer segmentation.
- Ability to quickly understand the Bank's strategy, operating structure, and inter-departmental interfaces.
- Preferable knowledge of competitor activities and local market dynamics.

How to Apply

Interested candidates are invited to submit their applications to: **hr@uchumibank.co.tz**

Application Deadline: 14th January 2026 Only shortlisted candidates will be contacted.