



## **JOB ADVERTISEMENT: CREDIT ADMINSTRATOR**

### **JOB DESCRIPTION**

**Company:** First Housing Finance (Tanzania) Limited  
**Job Title:** Credit Administrator  
**Unit:** Credit  
**Reporting Officer:** Head of Credit

### **SCOPE OF RESPONSIBILITIES:**

Responsible for overseeing all operational credit administration matters within the department, including monitoring accounts showing signs of concern to prevent further deterioration, and developing and implementing strategies for recovery of non-performing assets (NPAs) and written-off accounts.

### **DUTIES AND RESPONSIBILITIES**

- Perfection of security documents including title deeds, debentures, mortgage creation, personal and corporate guarantees letters of offer, and any other relevant documentation.
- Obtaining and reviewing valuation reports.
- Obtaining and tracking land rent receipts.
- Tracking and monitoring insurance policies, including maintaining updated registers for paid, expired, and pending policies.
- Maintaining trackers for undisbursed loans, unperfected securities, legal income, valuation fees, cash margins, unpaid fees, pending documentation, and following up with the sales team.
- Ensuring mortgages are correctly captured and booked in the system.
- Maintaining proper credit file management and organization.
- Monitoring credit quality, managing delinquencies, and identifying potential fraud risks.
- Understanding and applying credit policies as well as monitoring the prevailing credit environment.
- Structuring appropriate credit products based on customer needs during engagements.
- Liaising with industry stakeholders to obtain reference checks and gain insights into industry and economic trends.
- Ensuring all approvals comply with established credit policies and internal controls.
- Ensuring compliance with external regulatory requirements, including directives issued by regulatory authorities such as the Bank of Tanzania (BOT), and internal credit policies and procedures.
- Maintaining up-to-date knowledge of property-related legal and technical requirements (land, houses, and apartments).
- Managing processes to ensure efficient turnaround times for credit-related activities.
- Monitoring portfolio performance indicators and ensuring they remain within approved thresholds.
- Coordinating with operations teams to resolve disbursement-related issues.

### **SKILLS AND COMPETENCIES**

- Strong attention to detail, particularly in reviewing and verifying credit and security documentation
- Good understanding of credit administration processes, including documentation, securities perfection, and disbursement procedures
- Knowledge of regulatory and compliance requirements within the banking environment
- Strong organizational and time management skills, with the ability to manage multiple files, trackers, and deadlines
- Basic analytical skills to identify documentation gaps, track exceptions, and flag potential risks



Homes within your reach

- Proactive approach with strong follow-up skills to ensure timely resolution of pending items
- Effective communication and interpersonal skills for coordination with internal teams and external stakeholders
- Ability to work collaboratively with relationship managers, legal teams, and valuers
- Proficiency in Microsoft Office applications, especially Excel, for tracking and reporting
- Familiarity with banking systems and loan management platforms
- High level of integrity, confidentiality, and professionalism

#### **QUALIFICATIONS AND EXPERIENCE**

- Bachelor's degree in Finance, Banking, Economics, Business Administration, or a related field
- 4–5 years' experience in credit administration, loan processing, or a similar role within a financial institution
- Experience in handling loan documentation and securities perfection is an added advantage
- Exposure to mortgage lending or property-related financing is an added advantage
- Experience using Flex cube will be an added advantage.

#### **HOW TO APPLY**

Interested candidates are invited to submit their CV and cover letter detailing their qualifications and relevant experience to: [info@firsthousing.co.tz](mailto:info@firsthousing.co.tz)

**Application Deadline: 8<sup>TH</sup> MAY 2026.**