

WE ARE

HIRING

JOB TITLE	POSITION
Credit Origination Officer	1

REPORTING TO

Manager – Credit Origination and Monitoring

RESPONSIBLE FOR

Credit Origination and Monitoring

DEPARTMENT

Credit

REGION

Dar es salaam

HOURS OF WORK

8:00 AM – 5:00 PM, Monday to Friday.
Additional hours as required by the workload.

For more Informations Call **0800 780 111**

www.eximbank.co.tz



1 PURPOSE OF JOB:

Credit original officer is responsible for managing Originations and Monitoring Division in reviewing, recommending and facilitation of Credit sanctioning process, as well as monitoring of credit portfolio, providing loan advice, and ensuring that lending policies and regulations are followed.

2 TASKS AND RESPONSIBILITIES:

2.1. RESPONSIBILITIES:

- Assessing customers' credit risks and credit worthiness and preparing overall assessment of existing and new to bank clients, for individuals and businesses.
- Work closely with underwriting and collection teams to manage loan performance
- Recommending applications fitting within Bank's Risk Acceptance criteria with the best possible returns.
- Pre-Sanction visitation to client's business premises and offices to ascertain business existence and continuity as well as discussion on business progress and challenges relating to credit/lending, provide technical support where needed.
- Assisting Origination and Monitoring Manager to identify market trends and formulate strategies to define the department's direction to the future regarding credit end to end process.
- Ensure proper implementation of the Bank's Risk policies and procedures as well as Regulatory & Statutory Compliances.
- Participate in product development and provide feedback on areas for improvement during the post-implementation review.
- Build and maintain strong client relationships to support credit decisions.
- Identifying, measuring and managing credit risk across a range of on and off-balance sheet asset classes.
- Ensure agreed SLA and TAT are achieved as per business demands.
- Identify early warning signals and take immediate remedial measures to mitigate any risks involved.
- Endure all overdraft facilities are renewed prior expiry of the limit.
- Preparation and issuing of offer letters and advise letters for clients.
- Provide any information required by Management / Credit Committee / Board.
- Support the relevant stakeholders within and outside the department with tasks assigned from time to time.



3

EDUCATION AND EXPERIENCE:

- Bachelor's degree in accounting, Finance, Business Administration, Economics, or a related field
- Minimum of 2 years of relevant experience in the Credit Department, preferably Retail and/or SME lending.
- Strong analytical and credit risk assessment capabilities, with the ability to assess creditworthiness financial statements effectively.
- Excellent verbal and written communication skills.

**Send your CV and cover letter to
hrrecruit@eximbank.co.tz**

NB: Only shortlisted candidates will be contacted.

Exim Bank (T) Ltd is an employer that provides equal opportunities and is dedicated to fostering a diverse workplace and attaining a gender-balanced team. We highly encourage women and individuals with disabilities to submit their applications for this position.

Application deadline: 27th June 2026

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