Tanzania Commercial Bank

DIRECTOR OF CREDIT- 1 POSITION

ABOUT US:

Tanzania Commercial Bank (TCB) is committed to providing competitive financial services to its customers and creating sustainable value for its stakeholders through innovative, affordable, accessible, and convenient financial solutions, in line with its vision "To be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services."

Recognizing human capital as a critical driver of organizational success and sustainable growth, the Bank is committed to attracting, recruiting, developing, motivating, and retaining a highly skilled, competent, and qualified workforce. Through effective human resource management and organizational development practices, TCB strives to foster a high-performance culture, enhance employee productivity, strengthen institutional capabilities, and create an enabling work environment that supports employee growth and career progression.

These commitments aim to ensure the Bank has the right talent, competencies, and leadership capabilities to deliver its strategic objectives, remain competitive in the financial services sector, and contribute meaningfully to Tanzania's broader socio-economic development.

Position:	**Director of Credit**
Department:	Credit
Salary Scale	COBSS 12
Reports to:	Chief Executive Officer
Location:	Dar es Salaam
Date Advertised:	11th November 2026

POSITION OBJECTIVE AND RESPONSIBILITIES

The Director of Credit is responsible for providing strategic leadership, direction, and oversight of the Bank's credit function to ensure effective credit risk assessment, sound credit underwriting, prudent credit administration, and sustainable growth of the Bank's loan portfolio. The role entails developing, implementing, and continuously reviewing credit policies, procedures, frameworks, and strategies to ensure alignment with the Bank's strategic objectives, risk appetite, and applicable regulatory requirements.

The Director of Credit is accountable for maintaining high standards of credit quality, strengthening credit governance and internal controls, enhancing operational efficiency, and ensuring compliance with the Bank of Tanzania's regulatory requirements and the Bank's internal policies. The role also involves providing independent credit assessments and recommendations, overseeing credit approval processes, monitoring portfolio performance, and proactively identifying and mitigating credit risks.

As a member of the Bank's senior management team, the Director of Credit provides strategic guidance to credit professionals, fosters a culture of accountability and performance excellence, and collaborates with business and control functions to facilitate responsible lending, improve credit turnaround times, safeguard the Bank's assets, and contribute to the Bank's profitability, financial stability, and long-term sustainable growth.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of a Master's degree in Business Administration, Finance, Accounting, Banking, Economics, Commerce & Marketing or equivalent qualifications from recognized institutions.

A minimum of ten (10) years of work experience in the banking industry or Financial Institutions and at least two years in a managerial position.

- Proven track record of developing and implementing effective credit policies and strategies.
- In-depth knowledge of credit risk assessment, underwriting principles, loan structuring, and portfolio management techniques.
- Strong understanding of relevant financial regulations and compliance requirements.
- Experience in leading and managing a team of credit professionals.
- Excellent analytical, problem-solving, and decision-making skills.
- Strong communication, negotiation, and interpersonal skills, with the ability to influence stakeholders at all levels.
- Proficiency in financial modeling and credit analysis software.

PERSONAL ATTRIBUTES AND BEHAVIORAL COMPETENCIES

- Creativity, Teamwork and Excellence
- Ability to prioritize work and to meet deadlines.
- Ability to work quickly, accurately, and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense, and good humor

The position will offer a competitive salary package and benefits. Applicants are invited to submit their resume via the following link: **https://www.tcbbank.co.tz/recruitment/** Applications via other methods will not be considered. Applicants must provide their personal information, academic certificates, work experience, and application letter. Other credentials will be submitted during the interview for authentication and administrative measures.

Tanzania Commercial Bank is strongly committed to environmental, health, and safety management. Late applications will not be considered. Shortlisted candidates may be subject to any of the following: a security clearance; a competency assessment; and a physical capability assessment.

THE DEADLINE FOR APPLICATIONS IS 25TH NOVEMBER, 2026.

#TransformationIsTheGame