



## Credit Analyst

### Background:

DCB Commercial Bank Plc is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 8 branches, over 1000 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are currently searching for qualified candidates to fill the role of **Credit Analyst**. The successful candidate will be responsible for assessing the creditworthiness of individuals, companies, and institutions

### Responsibilities:

- Analyzing customers' cash flow and understanding the inflow and outflow of funds, to properly gain insight on the customers liquidity, operational efficiencies, and ability of the customer to generate consistent cash flows.
- Analyzing key financial ratios, trends, and performance indicators to gauge the overall financial health of the customer.
- Assessing the stability and reliability of the customer's income streams, business operations, or other sources that contribute to their ability to repay debts.
- Assessing the client's risk profile, understanding the inherent risks associated with the client's industry, market conditions, and operational factors and formulate risk mitigation strategies within the credit proposal.
- Identifying customers specific funding needs including the appropriate amount, type of financing, and desired terms.
- Proposing an optimal loan structure that aligns with the client's business model and cash flow patterns.
- Recommending specific loan terms and conditions. This includes aspects such as interest rates, repayment schedules, covenants, and any special conditions relevant to the client.
- Verifying that the proposed interest rates, fees, and charges align with the bank's pricing policies.
- Conducting a cost-benefit analysis to ensure that the proposed credit is financially viable for the bank.
- Preparation daily, weekly and monthly reports for the decision making.

### Qualifications and Experience:

- Degree or Advanced Diploma in Accounting, Accounting with Information Technology, Actuarial Science, Mathematics or any business-related field.
- Fresh Graduates are encouraged to apply.
- Good lending skills-principles of lending.
- Strong analytical skills.
- Strong business acumen.
- Quick and conclusive decision-maker.
- High level of integrity.

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number **DCB/CR/CRA-06/2025** on the subject of the email. **To be considered, your application MUST be submitted through [recruitment@dcb.co.tz](mailto:recruitment@dcb.co.tz) not later than 24<sup>th</sup> June 2025.** Hard copy applications will not be accepted.