



Credit Risk Manager, Retail Banking

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 9 branches, over 700 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are currently seeking qualified candidate to fill the role of **Credit Risk Manager, Retail Banking**. This role is responsible for credit-risk stewardship for the Bank's Personal & Micro-Retail portfolio—including unsecured salary-deduction loans, secured personal loans and group-based loan offerings including other products related to personal banking and Micro – Lending.

Responsibilities:

- Setting and enforcing product-specific credit parameters for personal banking, microcredit and micro-finance loans.
- Leading credit assessment of new employer/scheme agreements and ad-hoc product changes, presenting risk opinions to Credit Committee.
- Approving/declining individual applications within delegated authority; escalate above-limit exposures with clear recommendations.
- Ensuring adherence to the bank's policies and procedures in the appraisal of salaried loans.
- Verifying and ensure compliance with regulatory requirements in all loan appraisal activities.
- Overseeing proper administration of all loans within the system, validating accurate loan details.
- Reviewing accounts qualifying for write-offs and restructuring, recommend for approval.
- Monitoring the micro-credit and micro-finance portfolio and ensure that payments are received timely, and there is no portfolio deterioration.
- Reconciling files from scheme companies and treasury before uploading.
- Preparing detailed uploads and reports on a weekly, monthly, and quarterly basis.
- Reviewing the loan portfolio, checking for exceptions in disbursed accounts against product parameters.
- Monitoring loans with longer tenors, interest rates, and loan amounts against agreed terms and conditions.

Qualifications and Experience:

- Bachelor's degree in finance, accounting, economics, business or related field. Master's degree will be an added advantage.
- Excellent analytical, communication and interpersonal skills.
- Meticulous, with ability to work independently and make decision under pressure.
- 5–8 years of experience in credit risk assessment, financial analysis, portfolio management, loan structuring and restructuring, and regulatory compliance.
- Proven experience in managing teams.

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/CRM-05/2025** about the email. **To be considered, your application MUST be submitted through recruitment@dcb.co.tz** not later than **10th June 2025**. Hard copy applications will not be accepted.