| ROLE PROFILE | |
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| **POSITION DETAILS** | |
| **Job Title** | MANAGER CREDIT |
| **Business Area** | CREDIT RISK DEPARTMENT |
| **Reports To/Line Manager** | HEAD: CREDIT RISK |
| **Full/ part time** | FULL TIME. |
| **Language requirements (if applicable)** | *ENGLISH & SWAHILI.* |

**JOB PURPOSE**

A professional, creative, team player and credit risk awareness and business relationship driven Manager, Credit for the Credit Department. The employee will functionally report to Head, Credit Department and hierarchically to Chief Risk Officer.

While the Credit Department of NMB continues to work with our branches and commercial departments in fostering retail business it is also now focusing on supporting wholesale department for consolidation of its top-end wholesale (corporate) market segment throughout the country. Manager, Credit will be responsible for credit assessment of wholesale private, institutional and Governmental as well as complex retail credit applications. He will be based at the Head Office in Dar-es-Salaam.

**MAIN ACCOUNTABILITIES OF MANAGER CREDIT**

- Advanced credit analytical skills and knowledge, with capacity to review and understand complex credit transactions related to financing complex wholesale, SME quasi corporate clients as well as commercially large agribusinesses cases.

- Responsible for the supervision of a team of senior credit analysts who deal with assessment of specific credit portfolios namely; agribusiness, wholesale, SME/MSE, trade finance and transactional banking and some specific personal banking loan products e.g. mortgage loans. Also, Manager, Credit will supervise the Senior Credit Admin, Senior Monitoring & Reporting Officer who are responsible for the credit admin and monitoring and reporting functions respectively.

- Ability to have good command over the Risk Reward for each deal commensurate with the Banks Risk Appetite Statement and based on balanced opinions, sound judgment for timely decisions within the Banks credit discretionary limits.

- Provide support to NMB staff dealing with credit in interpretation and understanding of the NMB credit policy, risk appetite statement, specific loan product manuals, procedures and circulars as and when approved by the NMB Board and in compliance with BOT prudential guidelines and regulations. This

will include contribution to assessment and setting up and review of retail and wholesale operating manuals and procedures, loan products operating manuals process flow charts.

- On time to time basis he/she will work with the credit inspection team monitoring of the development of the size, composition and quality of the Bank on specific SME market segment with a view to identifying illustrative warning signals thus being able to warn credit management and credit committee meetings of potential loan defaults thus preventing credit loss by the Bank.

- Will work alongside with Manager, Credit-Admin to ensure that all NMB staff are complying with approved Bank credit conditions precedent and thereafter follow up on the same to ensure that NMB clients comply with all subsequent conditions as well as statutory requirements.

**COMPETENCIES**

- The position requires the candidate to have vast experience in retail, medium and complex loan products including trade finance and transactional banking products with proven experience and skills for analyzing and reporting on NMB loan account behaviors', identifying and timely reporting on performance trends and shifts in the Banks portfolio risk profiles;
- Knowledge on complex local and international economic and financial markets and how their tends reshape the Tanzanian key sectors especially manufacturing, agriculture, trade and distribution;
- Knowledge about Letter of Credits, bank guarantees, bid bonds, borrowing base, collateral management arrangements and other relevant contracts like loan syndications, consortium agreements
- Knowledge about the Tanzanian banking law, credit policies of commercial banks, Bank of Tanzania prudential guidelines and regulations and other relevant regulatory and legal laws.
- Excellent in English (writing and verbally);

**EXPERIENCE & QUALIFICATIONS**

- MBA/MA/MSc. in Finance, Accounts, Economics, Business Administration or Postgraduate Diploma in banking/Business administration/legal. A CPA and/or certification in Credit risk assessment will be of added advantage.
- At least 4 years of practical experience with relevant qualifications at a senior level in credit risk management with a clear delegated credit approval limit in credit department or wholesale banking department of a fully-fledged

commercial bank. The employee should have advanced knowledge and experience without supervision in risk assessment of credit applications of corporate clients covering overdrafts, terms loans, letters of credit, bank guarantees, bid bonds, syndicated term loans, etc.