

GENERAL:

Job Title: Manager - Credit Quality Assurance & Loan Monitoring
Department: Banking Operations
Job Grade: Manager
Reports to: Senior Manager - Credit Quality Assurance & Loan Monitoring

No. of Vacancies: 1

BASIC PURPOSE:

To ensure sound quality in the credit portfolio through effective monitoring and review of the credit environment, processes, and related developments, and ensuring compliance with policies and approval terms and conditions throughout the life of the credit facility.

MAIN DUTIES AND RESPONSIBILITIES:

1. Lead the formulation, development, and implementation of the Credit Quality Assurance Unit strategy in support of the Bank's goals and in response to emerging credit risk trends.
2. Develop, implement, and monitor the Unit's business plans, KPIs, budgets and objectives.
3. Provide regular management reports that include insight, analysis, forecasting and comment on performance and achievements of credit in relation to risk and customer experience.
4. Perform scheduled and event triggered credit quality monitoring activities, including site visits, on specific credit facilities and the credit environment including assessment and monitoring of the following: adherence to credit policies, procedures, methodologies, approach and systems used in credit risk management, adherence to credit covenants, undertakings and other terms and conditions of a credit facility, adherence to margining requirements for security (collateral) held to ensure security values do not fall below set thresholds and call for security enhancement or top-up as necessary
5. Champion deployment of robust credit quality assurance monitoring and reporting tools including MIS, dashboard reporting, integrated credit risk monitoring at portfolio level, etc.
6. Submit accurate and timely periodic reports, highlighting performance against defined credit quality parameters.
7. Develop and maintain effective internal and external relationships through individual contacts and Bank facilitated forums
8. Any other duties as may be assigned by the supervisor.

KNOWLEDGE SKILLS AND EXPERIENCE:

QUALIFICATION

- Bachelor's degree in Finance, Banking, Accounting, Economics, Business Administration, or a related field.

KNOWLEDGE REQUIREMENTS

- Highly collaborative
- Excellent written and oral communication.
- Understanding of credit risk mitigations and financing mechanisms including structured trade finance, project finance, and syndications
- Broad knowledge of applicable statutes, laws and regulations that govern banking and lending activities.
- Understanding of the Bank's systems, policies, procedures, and practices.
- Good written and oral communication skills

- Good leadership and people skill

EXPERIENCE

- 4+ years in banking credit, controls, performance management or compliance roles.

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to **TZRecruitment@equitybank.co.tz** by **Tuesday, 16th December 2025**.

Only short-listed candidates will be contacted.

Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights and values, and what they bring to the workplace.

By submitting your application, you consent to Equity Bank Tanzania Limited collecting and processing your personal data strictly for recruitment, selection, and, where applicable, employment purposes. Equity Bank Tanzania Limited will process your personal data in accordance with the Data Protection and Privacy Act, Cap 97, and its Data Privacy Policy. Your personal information will be treated with the highest level of confidentiality and will not be shared with unauthorized third parties, except where disclosure is required by law or regulatory obligation”.