



AKIBA COMMERCIAL BANK PLC
benki kwa maendeleo yako

JOIN Us



POSITION: CREDIT ANALYST



BASED IN: DAR ES SALAAM



HOW TO APPLY

Submit your CV to
recruitment@acbbank.co.tz



CLOSING DATE:

31th JULY 2026. 5:00PM



0800 750 336 Toll Free
support@acbbank.co.tz
www.acbbank.co.tz



WhatsApp Channel
Akiba Commercial Bank Plc

JOB PURPOSE

Conducting comprehensive credit assessments of loan applications by evaluating the financial, operational, and business risks associated with prospective and existing borrowers. The role ensures that all credit proposals comply with the Bank's Credit Policy, regulatory requirements, and prudent lending principles while supporting sound credit decision-making and maintaining the quality of the Bank's loan portfolio

KEY RESPONSIBILITIES:

- Conduct detailed financial analysis of individual and corporate borrowers, including ratio analysis, cash flow analysis, repayment capacity assessment, and financial projections.
- Analyse customers' business operations, industry trends, and market conditions to identify key credit risks and mitigating factors.
- Prepare comprehensive credit appraisal reports with clear recommendations for approval or decline based on the Bank's lending policies and risk appetite.
- Evaluate proposed collateral to ensure adequacy, enforceability, and compliance with the Bank's security requirements.
- Ensure all credit applications comply with internal Credit Policy, Bank of Tanzania regulations, AML/CFT requirements, and other applicable regulatory guidelines.
- Apply appropriate credit risk rating methodologies and recommend suitable loan structures, pricing, covenants, and risk mitigants.
- Monitor turnaround times to ensure prompt processing of credit applications while maintaining quality standards.



- Ensure timely application for regulatory approvals or waivers where required, including concentration limit exemptions.
- Prepare portfolio, management, and regulatory reports as required.
- Participate in periodic portfolio reviews and identify accounts requiring enhanced monitoring or remedial action.
- Support business units by providing technical guidance on credit structuring and policy interpretation

THE CANDIDATE

- Bachelor's degree in finance, Accounting, Banking, Economics, Business Administration, or a related discipline from a recognized university.
- A minimum of three (3) years' relevant banking experience, of which at least two (2) years must be in credit analysis, credit risk management, credit underwriting, corporate lending, or relationship management involving credit assessment responsibilities.
- Strong financial analysis and credit assessment skills.
- Good commercial judgement and decision-making ability

APPLICATION INSTRUCTIONS

Please submit your application and Curriculum Vitae to below email address not later than 31th July 2026

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