



## **Environmental & Social Risk Manager (1 Position(s))**

Job Location: Head Office

Job Purpose:

The Environmental & Social Risk (E&SR) Manager works hand in hand with our investment staff and our clients to ensure due regard of environmental, social, and human rights impact and risk considerations throughout the investment process.

Main Responsibilities:

- Appraise the environmental, social, and human rights impacts and risks of NMB investments, taking into account local E&S regulation (e.g., NEMC) and international standards such as the IFC Performance Standards on Environmental and Social Sustainability (IFC PS) and the UNGP on Business and Human Rights.
- Define and agree with NMB investment staff, other financing partners and clients on actions required to uphold the requirements of the IFC PS.
- Manage and monitor Environment & Social (E&S) consultants' scope of work and deliverables.
- Responsible for negotiation, compliance monitoring and modification of legal documentation related to credible remedial E&S actions.
- Manage the existing portfolio and reporting from an E&S perspective adequately in NMB's internal systems.
- Provide input, upon request, to NMB's grievance mechanism, and liaise with external stakeholders (for example, the Tanzanian Government, the Bank of Tanzania, local communities and / or NGOs) as necessary.
- Contribute to the NMB's Sustainability Programme in the field of environmental, social, and human rights impact and risk management including enhancement of NMB's internal Management Information System.
- Identify capacity development opportunities and provide training and coaching on environmental, social, and human rights issues to NMB investment staff and other internal stakeholders.
- Enhance NMB's corporate knowledge base by analyzing and disseminating lessons learned and best practices from the bank's investments.
- Represent NMB at technical subject matter meetings, industry events, and environmental, social or human rights fora.

Knowledge and Skills:

- A drive for excellence and professionalism.
- Ability to him/herself accountable and does not shy away from responsibility.
- Have a critical and solution-oriented attitude and the ability to communicate ideas clearly and confidently.
- Holistic and creative thinker with a strong analytical approach and good research and writing skills.
- Independent execution of environmental, social and/or Human Rights appraisal and monitoring of private sector E&S performance.
- Ability to advise private sector clients on adherence to international best practices.
- Ability to think strategically and to analyse and sensitize diverse environmental/social, commercial, and business information.
- Ability to work in interdisciplinary teams and manage multiple projects simultaneously.

Qualifications and Experience:

- Bachelor's degree in an Environmental Science, Social science or other relevant fields of study. A master's degree in a similar field will be an added advantage.
- A certification in Environmental field will be an added advantage.
- At least 5 years or more of relevant working experience
- Experience with conducting Environmental and Social Impact Assessment (ESIA) and/ or (E&S) due diligence is a plus.
- Applied knowledge of and experience with IFC PS.
- Experience in engaging with vulnerable communities and Civil society is preferred.
- A track record of accomplishment in working with/for private sector firms to identify environmental, social and/or human rights risks, prioritizing them, and developing mitigation measures in line with best international industry practices.

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*Female candidates and people living with disabilities are strongly encouraged to apply for this position.*

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Job opening date : 13-Sep-2023

Job closing date : 27-Sep-2023

## **Head; Retail Credit (1 Position(s))**

Job Location : Head Office

Job Purpose:

To lead the Retail Credit function by competent management, assessment, administration, inspection, monitoring, and reporting on the retail credit risk of the bank. This ensures the sustainably profitable position of the bank by originating and maintaining a Retail credit portfolio which contributes to the strategy of the bank.

#### Main Responsibilities:

- Manage the Retail credit function to assess the business and financial risks in credit applications through reviews and approvals/rejections of credit applications, as measured by feedback to Credco and Chief Credit Officer (CCO).
- Analyze and manage the credit analysis requirements for counterpart risk and issuer risk. Entities include Commercial, MSME, Agri-Retail and Personal, as measured through their reviews.
- Member of all Credit related Management committees and an invitee to Board Credit Committee.
- Engage in front office liaison to identify and mitigate credit risk at the earliest stages and ensure that business is properly structured to maximize the banks protection against credit loss in order to identify hot spots, sweet spots and black swans in the portfolio.
- Organize and partake in training of the business and credit teams on Credit skills, lending product knowledge, lending rules and criteria and work ethics.
- Facilitate, develop, and design the reporting and monitoring of credit risk for counterparties and issuers in conjunction with credit reporting and control functions within the department in order to publish both monthly LPQR Credco report and Quarterly report to the board.
- Support the CCO in the risk aggregation process.
- Develop credit risk measurement methodology.
- Represent the bank at meetings with Bank of Tanzania, Tanzania Banks Association, and other external parties.
- Ensure full compliance, provide oversight as well as monitor the implementation of various consumer protection requirements across business area/Unit.
- Manage the credit risk related policies and procedures of the bank as well as staffing and development of the function.

#### Knowledge and Skills:

- Credit decisioning and leadership, specialist asset management, credit law, wholesale and retail credit
- **Technical** - Business understanding of structured transactions
- **Behavioural** - Leadership of Change, Adaptability, Coaching, Delegation, Managing Employee Performance

#### Qualifications and Experience:

- Bachelor's degree in Banking, Business Administration, Finance, Accounting, Commerce, Law, or Economics. A Master's degree in a related field will be an added advantage.
- 5 years working experience as Head of Credit or in Senior Retail Credit leadership role.

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Job closing date : 27-Sep-2023

## **Specialist; Operational Risk (1 Position(s))**

Job Location: Lake Zone

Job Purpose:

Provide support and drive implementation of a robust and effective Operational Risk Management framework at branches. Ensure branches have strong controls, processes, and resources to support implementation of the bank's Enterprise Risk Management framework.

Main Responsibilities:

### **Risk Assessment, Analysis & Reporting**

- Ensure branches conduct Risk and Control Self Assessments (RCSAs) via Governance and Compliance Management (GCM) system and in accordance with guidelines issued by Operational Risk through regular guidance/trainings on control testing methodology, sample selection criteria, qualities of controls testers, risk treatment decisions, individual and overall assessment of controls effectiveness etc.
- Review and challenge RCSA test results received from the first line of defense i.e., branches to ensure the final output that goes to the Risk and Compliance Committee (RCC) is up to standard.
- Provide guidance/trainings to branches on how to perform RCSA testing on the GCM system.
- Conduct quality assurance (conformance reviews) on RCSA test results submitted by the first line of defense on GCM system to check if testing was done in accordance with guidelines issued by Operational Risk. Ensure findings/issues are aligned with the business and reported via GCM system.
- Ensure all ineffective controls and other operational discrepancies captured from Risk and Control Self Assessments (RCSAs), Risk events and Key Risk Indicators (KRIs) are captured and tracked on GCM system. Regularly share open issues with action owners following up on the progress and updates on action plans and escalating issues as necessary.
- Ensure risk events occurring at branches are reported through the GCM system. Perform Quality Analysis (QA) on reported incidents to ensure data quality on GCM system as well as adherence with Operational Risk Event reporting guidelines. Ensure closure of incidents and agreed actions on GCM system within agreed timelines.
- Provide guidance/trainings to branches on how to identify, capture, and track risk events and KRIs on GCM system.
- Guide and support branches in the implementation of Key Risk Indicators (KRIs) requirements. Ensure branch KRIs are recorded and tracked on GCM system with identified issues closed within agreed timelines.
- Conduct regular Key Risk Indicators (KRIs) reviews to ensure branches maintain and track relevant, measurable and value adding KRIs.
- Consolidation of operational risk MIs received from branches (e.g., KRIs) to produce detailed and summary reports as required by governance committees (e.g., RCC).

- Support the Head Office Operational Risk team in following up on the progress of branch related actions arising out of governance committees (e.g., RCC).
- Proactively communicate with the Senior Manager; Operational Risk on branch related operational risk issues escalating significant issues as appropriate.
- Keep Zonal Managers, Branch Managers and Senior Manager; Operational Risk informed on an ongoing basis of the operational deficiencies and the status of corrective actions.

### **Business empowerment, counselling for proficient risk monitoring and other issues**

- Ensure that the bank is secured from incurring financial/non-financial losses as well as reducing the number of fraud incidences at branches by ensuring that controls are well defined by business and branch staff who exercise the controls understand and can define all branch risk register parameters relative to their day-to-day operations.
- Provide input/advice to the design of new and/or revised controls and procedures to ensure branches maintain a robust risk register which is in line with the business structure and processes.
- Work as part of a team to drive and support the identification and management of operational risks daily and act as a source of reference in facilitating and promoting the understanding of Operational Risk requirements at the branches.
- Empower and guide branches through day-to-day interaction to elevate their level of understanding/awareness on NMB's risk management tools (Risk Events, KRIs, and RCSAs etc.) and oversee implementation of risk measurement, monitoring and reporting techniques across branches.
- Work together with branches and zonal office to deliver exceptional performance on controls of the entire branch network.
- Any other assignment that the Senior Manager; Operational Risk deems fit.

#### Knowledge and Skills:

- Proven experience gained in a bank branch.
- Understanding of the core retail and commercial banking product set
- A practical knowledge and understanding of risks, controls, risk management tools and methodologies.
- A good understanding of the main operational processes within the businesses and a good understanding of the procedures and control framework relating to those areas.
- Facilitation skills
- Analytical and problem solving skills
- IT Skills (especially Microsoft Excel)
- Risk management technical skills (e.g. risk assessment, control design)
- Teamwork
- Good written and verbal communication skills
- Time management - ability to juggle priorities and execute at speed individually and as part of a team.

#### Qualifications and Experience:

- Bachelor's degree in business related studies.
- Additional professional certification will be considered as an added plus.
- Banking Experience of more than 3 years, preferably in Risk management or Audit.

- Previous risk management experience gained within an auditing, operational risk management or compliance/controls type role.

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Job opening date : 15-Sep-2023

Job closing date : 29-Sep-2023

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