

Process Analyst (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

The Business Process Analyst (BPA) will report to the Manager, Business Process Management & Quality Assurance. BPA will play a crucial role in identifying opportunities to improve operational efficiencies, enhance customer experiences, and drive business results per the organization's short term and long-term plans. This position will work cross-functionally with various departments, such as operations, IT, risk management, and customer service, to optimize business processes and implement strategic initiatives.

Main Responsibilities:

- Conduct a thorough review of existing banking processes, and develop new ones in line with policies, operational manuals/guidelines, and different bank regulations.
- Conduct end-to-end analysis of existing business processes, analyze process gaps and inefficiencies, and recommend actionable solutions for process improvement.
- Develop detailed process maps and related documentation.
- Collect and analyze data related to workflow processes, resource allocation, and operational efficiencies.
- Gather and analyze data to support business cases and action plans.
- Provide data-driven recommendations to senior management on process and operational improvements.
- Ensure that process improvements comply with regulatory standards, including but not limited to FCPR, AML, and other banking regulations.
- Engage with internal stakeholders and external partners to gather requirements, expectations, and objectives to implement new processes.
- Develop solutions to streamline processes, enhance customer satisfaction, and meet business objectives.
- Support the implementation phase and monitor the effectiveness of new processes.
- Assist in developing change management plans to ensure a smooth transition of new processes.
- Monitor the impact of changes on the organization and make necessary adjustments.

- Monitor new processes to ensure they achieve desired outcomes and maintain compliance with internal and external standards.
- Generate and present regular reports to management, highlighting the ROI of implemented changes, overall process performance, and areas for future improvement.

Knowledge and Skills:

- Strong analytical, problem-solving, critical-thinking skills, and organizational skills.
- Proficient in process improvement and mapping tools such as Visio, Lucid chart, DMAIC etc.
- Advanced Excel skills and familiarity with data analysis software.
- Project management skills as project manager, Business analyst or project team member.
- Excellent communication and presentation skills.
- Ability to work in a fast-paced environment.

Qualifications and Experience:

- Bachelors degree in business administration, management, Banking, Finance or related field
- 3-5 years of relevant experience in business process analysis, business process design, and business process improvement, preferably in the banking or financial sector.
- Experience working with business processing models, Process Design, Requirements Management, and Project Management
- Experience working with re-engineering tools, methods, and techniques.
- Project management certification and Lean Six Sigma Certification is a plus.

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

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Only shortlisted candidates will be contacted.

Job opening date: 29-Nov-2023

Job closing date: 13-Dec-2023

Relationship Manager Agri Retail (1 Position(s))

Job Location: Lake Zone, Kayanga

Job Purpose:

- Responsible for marketing agribusiness SMEs products and services to grow assets and liabilities; generating leads, processing and assessing SMEs agri-credit applications, reviewing credit appraisals from Relationship Officers from the branches in the zone.
- Responsible for analyzing performance of all agri-SMEs in a mandated area of operation against the set budget and ensure compliance with quality standards of the Agri-loans products across the area of jurisdiction.
- Responsible for advising the Head; Agri Retail on implications and corrective measures for any business anomalies. In view of the job purpose the Relationship Manager is expected to put forward business propositions and support the product development team in modelling new products and services that fits agribusiness customers.

Main Responsibilities:

- Prepare action plan for implementation and achievement of assets and liabilities budget objectives for his/her area of operation/zone.
- Review and advise the bank on its pricing policy for agri-loan products and services from time to time based on feedback from the field.
- Come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri events.
- Monitor and supervise all MSMEs Agri-loans issued and disbursed in his/her area of operation/zone to ensure good and quality portfolio.
- Timely preparation of periodical and ad hoc evaluation reports on Agri-MSMEs performance on assets and liabilities (Weekly, Bi-weekly, Monthly and quarterly).
- Plan, prepare and review marketing strategies for new and existing Agri-loan products from time to time.
- Monitor and ensure that all MSMEs Agri-loan products delivery processes are working properly and provide advice to the Head; Agri Retail for any improvement needed.
- Review credit appraisals from Relationship Officers that require further assessment at credit department for decision.
- Assist branches and zones to prepare budgets for Agri-MSMEs assets and liabilities.
- Train and coach Relationship Officers on various business best practices and processes in evaluating and assessing Agri-Loan applicants.
- Perform any other duties as may be assigned from time to time by the line manager, other agribusiness management team and executive management.

Knowledge and Skills:

- Sound knowledge of agribusiness economics, the role of credit in business and business development.
- Sound knowledge of Agribusiness Retail Banking products and services in the agricultural value chains.
- Excellent knowledge of agriculture sector dynamics and related laws.

- Sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri-MSMEs market and general business environments in the agriculture value chains.
- Computer proficiency (Excel, word, power point presentation and access)
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship management with ambition to provide solutions to customers' expectations.
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills.
- Managerial and leadership skills (conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers.
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- People management, representation, team building and developing high performing teams. Qualifications and Experience:
 - Bachelor's degree in Agriculture and/or Agricultural Economics, Banking, Business Administration, Finance, or related fields.
 - Minimum of 4 years' banking experience, inclusive of roles in credit assessment, project appraisal and other bank operations.

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