



## **Fullstack Software Developer**

Locations: Head Office NBC

time type: Full time

job requisition id: R-15961502

Application deadline: 30/01/2024

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

### **Job Summary**

- To participate in the studying bank operations and processes; design, build solutions or modify/upgrade existing applications to meet key strategic goals.
- To actively participate in systems/projects scoping, design, and pricing exercises as part of the development and business teams' processes; Work with Senior Manager Applications Development to ensure resource utilization targets are met in alignment with strategic objectives.
- Develop new products quickly or modify existing ones with flexibility, hence improve time to market, and internal processes.

### **Job Description**

#### Application Development

- Experienced in both native and hybrid mobile application development technologies (Flutter, Swift, Java, Kotlin, React Native)
- Experienced in Backend Applications Technologies (e.g. node, java, laravel, fastify, angular, etc)
- Experienced in Web Technologies (e.g. DHTML, AJAX, etc.)
- Experience with Scrum, Agile and DEVOPS processes.
- Knowledge in Agile Development and Collaboration tools (e.g. Jira, Trello, Git/SVN)
- Experience with design and development of REST API platform using APIM, converting web services from SOAP to REST or vice-versa.

- Experience with Security frameworks (e.g., JWT, OATH2)
- Experience in API layer like security, custom analytics, throttling, caching, logging, monetization, request and response modifications etc.
- Proficient in SQL and Stored Procedures such as in Oracle, MySQL
- Experience with Unix, Linux Operating Systems
- Experience in creating REST API documentation using Swagger and YAML or similar tools desirable
- Experience with Integration frameworks (e.g., Mule, Camel) desirable
- Study information needs, system flows, data usage, work processes, and investigating problem areas and propose solutions.
- Document and demonstrate solutions, flowcharts, layouts, diagrams, charts, code comments and clear pseudo codes.
- Determine operational feasibility by evaluating impact analysis, problem definition, user requirements, proposed solutions and efforts required.
- Develop and conduct testing plans and procedures based upon system requirements
- Identify systems deficiencies and implement effective solutions
- Communicating and enforcing coding standards; and recommending changes in policies, processes and procedures.
- Develop and/or modify products with flexibility
- Researching, evaluating, and recommending systems/equipment/technologies
- Support existing and newly developed solutions with integrations via API's based on requirements
- Planning and delivering automated solutions to be used across multiple products and organizational units.
- Stay plugged into emerging technologies/industry trends and apply them into operations and activities
- Support and develop software engineers by providing advice, coaching and educational opportunities

### **Manage risk and compliance**

- Together with Risk and Compliance review the key risk and compliance challenges identified in the development area.
- Together with the Risk and Compliance team implement measures to address notable risks and regulatory challenges.

- Implement measures to review the risk and compliance performance of the unit/function on a regular basis and take corrective action.
- Complete all relevant Management Assurance or Risk reports and attestations as required.
- Ensure that processes, control requirements and risk management frameworks that impact the area are documented and understood by all members of the team.
- Work with Absa Internal Audit and Management Assurance during the scoping of audits to ensure fair coverage.
- Own and agree corrective action items with Internal Audit and Management Assurance for findings related to the functional area under management.
- Arrange issue assurance for closed audit findings.
- Contribute and deliver to the improvement of the risk profile by delivering improved governance, risk management, controls and compliance requirements.
- Ensure the security controls under servers and Database are within the agreed thresholds

### **Drive Service Levels**

- Increase revenue potential for the business by effectively managing service levels of critical solution that will be developed.
- Minimize time-to-resolution(TTR) of business service disruptions through fast real-time root cause analysis that spans complex multi-tiered application environments
- Minimize cost of IT infrastructure through optimizing delivery and performance of business services
- Implement actions resulting from formalized service reviews (including questionnaires, production reporting, loss event reporting, etc.)
- Continuously monitor service levels and implement tactical measures to improve customer satisfaction.
- Build and maintain effective stakeholder relationships within the Bank to understand the business needs and changes in customer needs.
- Participate in Bank wide forums and governance structures as required or directed.
- Communicate and track the achievement of Service levels (documented in Service Level Agreements) on an ongoing basis and take corrective action as required.
- Manage the operational teams to ensure they deliver reliable services.

### **Competencies**

- Excellent written and oral communication
- Problem solving skills and follow through; Pragmatic and thorough

- Familiarity with Agile development methodologies.
- Experience with varieties of databases and object-relational Mapping (ORM) frameworks.
- Must be a self-starter and have the ability to work independently with little supervision.
- Deep hands on experience with Web Applications and programming languages such as HTML, CSS, JavaScript, JQuery, Objects Oriented Programming and API's.
- Business Processes Improvement and Management
- Strong understanding of cross-browser compatibility, Web User Interface Design (UI), Security Principles, Object-Oriented Design, Web Services (REST/SOAP), Multimedia Content Development and API's

### **Qualification**

- BSc. In Computer Science, Engineering or related field with informatics as core.
- Experience in multiple development languages in medium to enterprise systems, e.g. PHP, C#, Java, etc.
- Agile/Scrum and/or Oracle/Microsoft SQL MySQL, PostgreSQL certifications is an added advantage.
- Proved experience with coding languages Java and PHP is a must; Python is an added advantage.
- Experience with a variety of MVC frameworks/systems preferably Spring, Laravel, Django; Angular is an added advantage.
- Experience with integrations with Bank products/systems is an added advantage.
- Must be able to work under pressure, take clear ownership of issues and projects and drive to ensure a successful closure for the customer, peers and IT Production;
- Familiarity with ITIL-style management procedures and mainstream project management styles a distinct advantage;
- Experience of financial services preferred;

### ***Experience***

- At least 5 years' experience in a software development industry.

### Qualifications

Bachelor's Degree - Computer and Information Science, Experience in a similar environment

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# Business Development Manager

Locations: Njombe Branch NBC  
time type: Full time  
application deadline: 31/01/2024 posted on  
job requisition id: R-15956406

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

## Job Summary

The main purpose is to drive Loan and Advances, Deposit and alternative product growth at branch. This entails managing of all Sales Activities, Supporting, monitoring and training of Branch Sales Officers in all the respective branches

## Job Description

### A. Business Soliciting – Acquisition/Recruitment

- Customer acquisition /recruitment
- Visit existing customer frequently
- Ensure all the customer acquisition point are working perfectly all the time
- To enhance customer experience
- Identify areas / sector relevant for business growth in their locality
- Identification, soliciting, KYC and risks review of potential customers and approach them to open account
- Work with Business Development Partner to initiate development of relevant products to the particular locality
- Consistently give feedback to Head of Customer Network on the performance of different products and services at respective branches
- Engage with Corporate and Institutional Banking (CIB) and Business Banking (BB) departments to understand retail opportunities from their clients (One Bank Concept)
- Address the customer queries in relation to business matters

### B. Deposit Mobilization

- Proactively understanding the business dynamics in the locality and take advantage to grow deposit.
- Supervise all the deposit mobilization campaign in branches
- Proactively and continuously solicit deposits from all clients of the Bank to meet Bank's deposit targets

- Proactive following of activities identified on the branch activity calendar
- C. Cross selling
- Cross sale of all bank products – Mobile phone Banking, Internet Banking, Agent Banking products, Insurance Products, all Deposit Products, Loan products FX, Transfer, etc.
  - Collection of market intelligence information local competition, products and levels of service
- D. Relationship Management
- Drive customer engagement activities in branches
  - Going out to interact with Bank's clients/potential clients in order to win their confidence and create customer loyalty
  - Identifying potential clients and strategizing to add them to the list of NBC customers through informative meetings and product discussions
  - Developing, building and maintaining long term relationships with all segmented customers by listening to them, problem sharing and joint solution finding
  - Manage customer business contacts, participate in corporate customer social occasion and manage all aspects of interactions, the bank has with its customers.
  - Maintenance of business acquired to ensure customer activeness and reduce churn
- E. Reports, Monitoring & Turnaround
- Maintain database of High net worth customers in the branch.
  - Monitoring of branch business growth through KPI
  - Loan turnaround time for loans and recovery support
  - Responsible for PAR and NPL of the Branch retail loans
  - Providing inputs and reports to Stressed Asset Management Units and facilitate recovery efforts at the Branch level
- F. Coaching and Mentoring
- Coach and mentor the branch Sales team on regular basis
  - Monitor and report performance as per agreed KPIs
- Other duties
- Participate in branch budgeting of all Sales related activities
  - Carried out other duties as assigned by the Branch Manager.
  - Prepare various reports and business proposals for management approval
- Education and Experience Required:
- Bachelor Degree in Business Administration
  - 3 years banking experience
  - Broad knowledge of banking practice (Product knowledge) and bank regulations
- Knowledge, Skills and competences required:

- Strong Customer Service management
- Customer Handling awareness
- People Management
- Bank Products awareness
- Analytical skills
- Selling and cross selling skills
- Awareness of BOT Regulation
- Risk Management

Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets some of the requirements and would need further development), Customer Excellence - Service Delivery (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Effective communication - Basic (Meets all of the requirements), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets all of the requirements), Sales Management (Meets some of the requirements and would need further development)

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## **Business Development Manager**

Locations: Tunduma Branch NBC  
 Time type: Full time  
 Application deadline: 05/02/2024  
 job requisition id: R-15961264

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

### Job Summary

The main purpose is to drive Loan and Advances, Deposit and alternative product growth at branches. This entails managing of all Sales Activities, Supporting, monitoring and training of Branch Sales Officers in all the respective branches.

### Job Description

- **A. Business Soliciting – Acquisition/Recruitment**
- Customer acquisition /recruitment
- Visit existing customer frequently

- Ensure all the customer acquisition point are working perfectly all the time
- To enhance customer experience
- Identify areas / sector relevant for business growth in their locality
- Identification, soliciting, KYC and risks review of potential customers and approach them to open account
- Work with Business Development Partner to initiate development of relevant products to the particular locality
- Consistently give feedback to Head of Customer Network on the performance of different products and services at respective branches
- Engage with Corporate and Institutional Banking (CIB) and Business Banking (BB) departments to understand retail opportunities from their clients (One Bank Concept)
- Address the customer queries in relation to business matters

### **B. Deposit Mobilization**

- Proactively understanding the business dynamics in the locality and take advantage to grow deposit.
- Supervise all the deposit mobilization campaign in branches
- Proactively and continuously solicit deposits from all clients of the Bank to meet Bank's deposit targets
- Proactive following of activities identified on the branch activity calendar

### **C. Cross selling**

- Cross sale of all bank products – Mobile phone Banking, Internet Banking, Agent Banking products, Insurance Products, all Deposit Products, Loan products FX, Transfer, etc.
- Collection of market intelligence information local competition, products and levels of service

### **D. Relationship Management**

- Drive customer engagement activities in branches
- Going out to interact with Bank's clients/potential clients in order to win their confidence and create customer loyalty
- Identifying potential clients and strategizing to add them to the list of NBC customers through informative meetings and product discussions
- Developing, building and maintaining long term relationships with all segmented customers by listening to them, problem sharing and joint solution finding
- Manage customer business contacts, participate in corporate customer social occasion and manage all aspects of interactions, the bank has with its customers.
- Maintenance of business acquired to ensure customer activeness and reduce churn

### **E. Reports, Monitoring & Turnaround**



- Maintain database of High net worth customers in the branch.
- Monitoring of branch business growth through KPI
- Loan turnaround time for loans and recovery support
- Responsible for PAR and NPL of the Branch retail loans
- Providing inputs and reports to Stressed Asset Management Units and facilitate recovery efforts at the Branch level

#### **Other duties**

- Participate in branch budgeting of all Sales related activities
- Carried out other duties as assigned by the Branch Manager.
- Prepare various reports and business proposals for management approval

#### **Education and Experience Required:**

- Bachelor Degree in Business Administration
- 3 years banking experience
- Broad knowledge of banking practice (Product knowledge) and bank regulations

Knowledge, Skills and competences required:

- Strong Customer Service management
- Customer Handling awareness
- People Management
- Bank Products awareness

#### **Analytical skills**

- Selling and cross selling skills
- Awareness of BOT Regulation
- Risk Management

#### **Qualifications**

Bachelor's Degree - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets some of the requirements and would need further development), Customer Excellence - Service Delivery (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Effective communication - Basic (Meets all of the requirements), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets all of the requirements), Sales Management (Meets some of the requirements and would need further development)

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