Debt Credit Analyst

Locations:	Head Office NBC
time type:	Full time
job requisition id:	R-15961017

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

Overseeing Debt and Capital Market Analyst within CIB, by ensuring timely assessment and evaluation of credit applications (new and/ or existing) while ensuring compliance with applicable internal policies, and external laws and regulations.

A credit profession acting as Debt and Credit Analyst expert to the relationship team and the conduit to the credit risk function for sanctioning purpose.

Responsible for developing practical and appropriate credit solutions (i.e. lending structures through understanding of customer's needs).

Delivering high quality and consistent credit applications/recommendations. Monitor and Control on nominated accounts within designated portfolio (s).

Maintain data integrity in the CCRS and ensuring financial information are updated on regular basis

Job Description

- Accountability: Understanding the Credit/Solutions development:
- Origination and execution across a diverse range of product areas within debt and credit analyst.
- Work as a product specialist directly with our clients at top management level to create and deliver financing solutions through debt financing.
- Develop a strong understanding of market fundamentals and be able to make market-informed contributions on a broad array of financing strategies that address clients' specific needs.

- Design highly tailored presentations for clients to outline solutions to their financing needs such as general corporate financing, acquisition financing.
- Work on live transactions and interact with clients and professionals from across the Bank as you build your network and experience.
- Work closely with Investment Banking teams on client coverage and origination.
- Preparation of credit applications for recommendations to the sanctions.
- Preparation and completion of clients' Annual Reviews.
- Assess the credit risk profile of the corporate portfolio, maintaining alignment with risk appetite by re-balancing any risks or controls that may be required in responses to internal and external factors.
- Work with other stakeholders (eg FM, TB, Risk, and Legal) in structuring credit solutions for the clients and ensuring the appropriateness of the products.
- Responsible for end-to-end credit application processes by the Credit Analysts, including reviewing the submitted credit applications and other relevant documentation, and ensure in-depth analysis of various risks, quality presentation and fast credit approval.
- Provide technical support to the team, ensuring improvement in quality of the credit submissions and hence effectively managed the agreed SLA's.
- Supervising the credit analysis team on ensuring proper monitoring of Risk Triggers, Covenants and other credit conditions, ensuring timely escalation of problematic accounts is done as per internal processes.
- Take and or recommend remedial/ appropriate actions for deteriorating exposure identified during the review process.
- Work in partnership with RMs on new and existing credit applications, providing guidance on credit appetite and consulting with Credit Team as appropriate.
- Liaise directly with the sanctioning office for all credits that are outside local Risk management or the Relationship Manager's personal discretion.
- Attend customer meetings with the Relationship manager if credit related issues are to be discussed/need to be resolved.
- Proactively contribute to embedding agreed change management initiatives in support of process and quality improvements, cost reduction.
- Support and contribute to specific industry focus as determined by the Corporate/Credit teams.
- Accountability: Portfolio management – Monitoring and Control
- Responsible for managing financial information produced by customers.
- Responsible for managing the end-to-end process for risk reports, challenging relationship managers where control lapses or potential risk has been identified.

- Monitor and Control quality of portfolio using Condition of sanction triggers where possible. Discussing with Sanctioner deteriorating trends and trigger events if they give cause of concern advising the Relationship Manager simultaneously.
- Accountability: Teamwork
- Support the Team leaders in delivering effective performance development for individuals within the team.
- Drive proactive application of Barclays guiding Principles both personally and throughout the team and coach and support colleagues within the Team.
- Competencies
- Analytical and numerate
- Communication and presentation skills
- IT skills (Excel Advance Stage)
- Negotiation skills
- Interpersonal skills
- Experiences & Qualifications:
- Proven experience in Debt structuring and financial analysis role at junior management level gained within the bank or at other financial institutions.
- Excellent understand of credit and associated risks.
- Experienced user of CCRS or similar system to analyse, monitor and report on the credit applications.
- Good skills that have been proven in a business or credit environment at management level.
- Accreditation on use of CCRS would be an added advantage.
- Knowledge, Expertise and Experience:
- Debt structuring and analysis knowledge – Analysis and deal structuring.
- Products and services frequently used by customers.
- Detailed knowledge of credit techniques
- Awareness of legislation affecting the Bank and customers having the highest regard for confidentiality

Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Credit Risk (Meets all of the requirements), Digital familiarity (Meets some of the requirements and would need further development), Experience in a similar environment at junior specialist level, Openness to change (Meets some of the requirements and would need further development), Reasoning (Meets all of the requirements)

To Apply, **CLICK HERE**

Database & Servers Analyst

Locations: Head Office NBC

time type: Full time

job requisition id: R-15956359

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 manage the implementation, maintenance, and enhancement of all GTIS Servers, Database and Storage infrastructure to enable the use of appropriate platform technology, as an integral and reliable component of business processes within the country.

Drive convergence of technologies, ensure delivery of technology projects associated with GTIS Servers, Database & Storage and liaise and negotiate with internal customers and technology vendors.

Job Description

Accountability: Operations (40%)

- Provide a range of GTIS servers, database, backup, restoration and storage availability reporting to ensure that agreed levels of availability, reliability and maintainability are measured and monitored on an ongoing basis.
- Successfully facilitate delivery of changes to reports needed by the business and ensure that reports and their dependencies are made available to the business.
- Provide holistic support of GTIS servers, database, backup, restoration and storage availability to Business Users.
- Take action to achieve reductions in frequency and duration of incidents that impact GTIS servers, database and storage availability.
- Ensure shortfalls in GTIS servers, database and storage availability are recognized and appropriate corrective actions are identified and progressed.
- Take action on agreed areas with Line Manager to maintain or improve GTIS servers, database and storage availability levels.
- Initiate and coordinate actions required to maintain or improve availability of GTIS servers, database and storage.
- Act as a coordination point for changes to GTIS servers, database and storage when needed.
- Be aware of technology advancements and best practices that support GTIS servers, database, backup, restoration and storage availability.
- Drive routine DR testing activities with relevant stakeholders and teams.

- Drive routing backup restoration activities and data validation.

  Accountability: Cyber Security (40%)
- Ensure that proper testing occurs for all GTIS servers, database, backup, restoration, and storage changes released into the production environments as assigned by Line Manager.
- Work closely with Release/AV/Patches Analysts.
- Review & Remediate VAPT and patches assigned to GTIS team.
- Support and provide first line support to GTIS services.
- Compile and review the Testing Deliverables.
- Conduct installation procedure tests.
- Participate in functional, performance, and integration testing results.
- Coordinate user acceptance testing.
- Validate and communicate results of testing activities
- Participate in functional, performance, and integration testing results.
- Drive own Performance Development, collating relevant documentation, preparing for and arranging reviews.

  Accountability: Risk Management (20%)
- Build relationships with country IT Risk and Governance team and provide support wherever required.
- Contribute and deliver to the improvement of the risk profile by delivering improved governance, risk management, controls and compliance requirements.
- Undertake all necessary training in order to perform the role to the required standards, including gaining accreditation where appropriate.

  Education and Experience Required
- Bachelors Degree
- 1-3 years IT related experience
- Experience in IT Technology infrastructure and Server & Database Administration will be an added advantage.

  Qualifications

  Analytical Thinking - Basic (Meets all of the requirements), Bachelor's Degree - Information Technology, Digital affinity (Meets all of the requirements), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, IT Applications (Meets some of the requirements and would need further development), Openness to change (Meets some of the requirements and would need further development), Quality orientation (Meets some of the requirements and would need further development)

To Apply, **CLICK HERE**

Relationship Manager - Insurance

Locations: Head Office NBC

time type: Full time

job requisition id: R-15961101

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 Relationship Manager –Insurance is responsible for assisting the Head of Bancassurance in insurance business development and overall business oversight. The role concentrates on driving sales and ensuring Insurance penetration in the bank grows, increasing productivity and monitoring performance. This includes training, attending to customer queries, and customer service duties.

Job Description

Main Accountabilities

Accountability: People Management

Outputs:

- Working with Head of Insurance to agree business direction and ways of conducting insurance business.
- Dealing with branches and service centers to ensure full understanding of the insurance process & procedures
- Assist Head of Insurance by being main point of contact with all matters relating to insurance business in the branches
- Providing support and training.
- Ensure that branch staff own and manage customer queries and complaints by taking ownership and resolving in a timely manner. Act as the escalation point for their unresolved queries and complaints.
- Assist the Head of Insurance in creating an empowering environment for branch managers & staff, encouraging individual ownership and initiative to drive Insurance.

Accountability: Business Management

Outputs:

- Administration
- Co-ordinate all Bancassurance activities conducted within the allocated business segment and branches
- Support all Bank departments on insurance matters
- Prepare management information as required
- Provides guidance and training to bank staff on insurance matters

- Manage end to end insurances process in the branches and other assigned business departments
- Comply with the insurance industry requirements as per the act and guidelines
- Budget accountability:
  - Accountable for achieving annual income targets as cascaded from Head of Insurance
  - Monitoring of progress towards achieving targets is done on weekly and monthly.
  - Active involvement and accountability for making purchase/ refund business decisions within set limits.
  - Establish relationships with key clients or business influencers in the local area

Accountability: Compliance

Outputs:

- Ensure all regulatory requirements are met, informing, and ensuring compliance to the insurance act.
- Ensuring staff dealing with insurance adequately trained
- Ensuring claims process is followed and adhered to by both staff and branches.
- Visits to branches, service centers and outlets to ensure correct adherence to processes and procedures.
- Timely communication of all changes relating to insurance activities or requirements
- Responsible for all audit matters on insurance in the branches

Accountability: Customer Service

Outputs:

- Provides support to outlets and other functions on Bancassurance related matters.
- Interact regularly with internal service providers (e.g. Operations, customer service and Marketing) to ensure fast and efficient service to customers (both internal and external customers)

Technical Competencies

- Delivering Results and Meeting Customer Expectations
- Planning and Organizing
- Persuading and Influencing
- Relating and Networking
- Leading and Supervising
- Coping with Pressure and Setbacks
- Creating and Innovating
- Applying Expertise and Technology
- Adhering to Principles and Values
- Presenting and Communicating Information
- Analyzing
- Writing and Reporting
- Learning and Researching
- Entrepreneurial and Commercial Thinking

- Adapting and Responding to Change
- Formulating Strategies and Concepts

  Experience & Qualification
- Bachelor Degree or Diploma in Insurance or any related studies
- At least 5 years of work experience in insurance industry or related industry with strong sales background.

  Qualifications

  Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Business Improvement Orientation (Meets some of the requirements and would need further development), Digital familiarity (Meets all of the requirements), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Operational administration (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets some of the requirements and would need further development), Quality orientation (Meets some of the requirements and would need further development)

To Apply, **CLICK HERE**

Junior Specialist: Trade Finance Operations (C&B)

Locations: Head Office NBC

time type: Full time

job requisition id: R-15961021

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

Provide specialized products selling to ever growing corporate clients base by engaging the Corporate Bankers, focusing on growing value through achieving challenging sales and income targets and improving customer satisfactions. The jobholder will be responsible for business development both with new customers and existing customers where they are expected to increase "wallet share" to manage and sustain a portfolio of Corporate and Investment Banking (CIB)

Job Description

Grow portfolio value in line with agreed targets.

Ensure you grow the client trade finance business by engaging the bankers in analyzing and selling the best alternative trade finance mix.
Formulate trade finance strategy to increase wallet share of the clients. Engage the relationship team in determining the best solutions to retain existing clients and acquire new clients.
Create the suitable structure for the best trade finance products, including end to end process flow between front office and back-office functions.
Negotiate the best price with the view to maximize potential income from trade finance deals. Always ensure that you take a view of the big picture in determining prices for clients against the cost of the solution/product.
Independently receive, solve and recommend practical solutions on technical trade finance queries for NBC ltd valued customers.
Manage communication within the targeted portfolio on NBC Correspondent bank network, tariffs and operational process and procedure.
Liaise with business bankers and the Foreign Trade Service to deliver seamless after sale service for Trade Finance transactions.
Actively disseminate NBC ltd Trade Finance Capabilities through business interaction (clients and staff), formal internal/external presentations demonstrating the banks abilities in facilitating trade.
Manage NBC ltd correspondent banking relationships at a transactional level, route and refer business to preferred correspondents, monitor, and generate reports on trade volumes between approved correspondents.
Report and alert relationship management and trade product team on outstanding liability positions, sales volumes and sales revenues for top corporate banking customers.
Manage the coordination, establishment, cancellation and customer advice of letter of credit transaction for the top 50 value trade customer base
Key driver for monthly financial performance team meetings
Oversee the set target per product. Responsibility over pricing, positioning, service, process and growth.
Monitor year on year growth amongst top trade customers, through product cross-sell, increased through-put and new leads.
Reconciliation and corrective action responsibility for accounting of portfolio clients, benchmarking closed pipeline deals/transactions against NBC trade reporting to ensure no income leakage.
Coordinate end to end collating and analyzing customer information on Trade Finance performance on a monthly basis by customer and relationship manager. Flag customer accounts showing reduced volumes and initiating remedial action through prescribed action plans.

Monitor, analyze and circulate income/performance reports for specially priced customers vis a vis volume thresholds established by the Head of Trade Finance
Conduct monthly review of all Trade Finance clients on an ongoing basis to address and provide solutions in instances where reduced volumes are witnessed.
Monitoring and reporting income earned on non-customers relationships.

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)

To Apply, **CLICK HERE**

Business Development Manager

Locations:	Njombe Branch NBC
time type:	Full time
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)

To Apply, **CLICK HERE**