National Bank of Commerce
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1. Debt Credit Analyst

remote type:	Hybrid
locations:	Head Office NBC
time type:	Full time
job requisition id:	R-15961017
Application Deadline:	26/02/2024

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

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.
- 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.
- 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)

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2. Lead Data Scientist

Locations:	Head Office NBC
Time type:	Full time
Job requisition id:	R-15962581
Application Deadline:	01/03/2024

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.

<u>Job Summary</u>

The role involves fetching information from various sources and analyzing it to get a clear understanding of how an organization performs, using statistical and analytical methods plus AI tools to automate specific processes within the organization and develop smart solutions to business challenges. The objective is to help the organization analyze trends to make better decisions. The role leverages data-driven insights to inform and guide decision-making within an organization. It plays a crucial role in extracting valuable knowledge from large and complex datasets, which can be used to solve specific business problems and drive innovation.

Job Description

Key accountabilities

- Collect, acquire, and integrate data from various sources, such as databases, APIs, and external datasets.
- Ensure data quality and cleanliness through data cleaning and pre-processing.
- Conduct EDA to understand the characteristics of the data, identify patterns, and detect outliers.
- Visualize data using appropriate tools to gain insights.
- Engineer relevant features from raw data to enhance the performance of machine learning models.
- Select and transform variables for predictive modelling.
- Develop and train machine learning models for tasks like classification, regression, clustering, and recommendation.
- Optimize models for accuracy and efficiency.
- Create meaningful and visually appealing data visualizations to communicate findings to stakeholders.
- Apply statistical methods to analyse data and test hypotheses.
- Use statistical tests for significance and confidence interval estimation.
- Deploy machine learning models in production environments.
- Ensure models are scalable, maintainable, and continually monitored for performance.
- Collaborate with cross-functional teams, including data engineers, domain experts, and business analysts, to understand requirements and objectives.

- Develop a deep understanding of the organization's business goals and challenges.
- Align data science projects with business objectives.
- Adhere to ethical data practices, ensuring data privacy, security, and compliance with regulations.
- Maintain thorough documentation of data analysis, methodologies, and model development for reproducibility and knowledge sharing.
- Stay updated on the latest advancements in data science, machine learning, and relevant technologies.
- Manage data science projects, including scoping, timelines, and resource allocation.
- Prioritize tasks and ensure projects are delivered on time and within budget.
- Establish a feedback loop with stakeholders to incorporate their insights and refine models or analysis.
- Contribute to the development of a data strategy that aligns with the organization's long-term goals.
- Deliver clear and concise presentations and reports to communicate findings, insights, and recommendations to executives and decision-makers.
- Ensure that machine learning models are interpretable, explaining the rationale behind predictions.
- Implement data governance policies and practices to maintain data quality, integrity, and accessibility.
- Formulate and test hypotheses to answer specific business questions using data

Education and Experience Required

- Bachelor's in Computer Engineering/Computer Science/Data Science or related.
- At least 3-5 years of Statistical/Analytical Systems support experience.
- Minimum of 3-5-years' experience in data science and modelling.
- Proven work experience as Data Scientist, Data Modeler, or similar role.
- In-depth understanding of database structure principles.
- Experience gathering and analyzing system requirements.
- Experience in data mining and modelling techniques.
- Experience in SQL, R, Python, and related technologies.

Knowledge, Skills & Competencies:

- A strong foundation in statistics is crucial for understanding data distributions, making inferences, and creating statistical models.
- Familiarity with machine learning techniques, such as regression, classification, clustering, and deep learning, is essential for predictive modeling and pattern recognition.
- Skilled in data visualization tools to communicate insights effectively.
- Proficiency in programming languages such as Python and R is essential for data manipulation and analysis.
- The ability to preprocess and clean data, handle missing values, and outliers is critical for accurate analysis.
- Proficiency in SQL for database management and querying is often required.

- Familiarity with big data technologies like Hadoop, Spark, or NoSQL databases for handling large datasets.
- The ability to effectively communicate complex findings to both technical and non-technical stakeholders is essential.
- Proficiency in data wrangling tools and libraries to transform and prepare data.
- The ability to craft compelling narratives from data and present findings
- An understanding of the business context and objectives, enabling data-driven solutions that align with organizational goals.

Qualifications

Application of IT systems and tools, Bachelor`s Degrees and Advanced Diplomas - BMI - Business Management and Informatics, Business Analysis, Collaboration with others, Commercial mindset - Junior, Creative and innovative thinking, Experience in a similar environment, Reasoning, Results orientation

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