



## 1. Business Development Manager

Locations	Moshi Branch NBC
Time type:	Full time
Application deadline	16/02/2024
Job requisition id	R-15961674

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

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, Higher Diplomas - Business, Commerce and Management Studies, 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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## **2. Branch Manager**

Locations:	Zanzibar Branch NBC
Time type	Full time
Application deadline	16/02/2024
Job requisition id	R-15961488

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 drive and deliver exceptional business performance, through the provision of efficient business management, powerful leadership, team development and achievement of operational rigor excellence in branches with up to 20 staff members or branches with single customer categories.

### Job Description

#### Accountability: Business Management (40%)

- Outputs to deliver this accountability:
- Spearhead a holistic acquisition, service and customer portfolio management strategy within the branch comprising of major segments including Corporate, Retail and Business Bank.
- Create an acquisition, service and portfolio management strategy that focuses on customers financial service needs across all products.
- Champion the cultural change needed to reinforce consistent Sales, Service and Portfolio Management disciplines where there is absolute accountability for value.
- Creating a sense of urgency and excitement around the vision and strategy-taking strong action when necessary to ensure individual actions, process and practices aligned.
- Resource, develop and retain a motivated high performing team committed to achieving success. Agree challenging performance and development objectives for all direct reports providing regular feedback/coaching to ensure their maximum potential is achieved.
- Champion high performing team behaviors and work together with branch teams (sales & operations) to achieve great results.
- Represent NBC in local community, actively demonstrating the NBC behaviors to protect and enhance the Brand Champion equality and Diversity issues.
- Pursue own development to increase personal effectiveness acknowledging strengths and areas of development.
- Empower people to encourage individual ownership and drive innovative thinking towards effectiveness and increased productivity.
- Ensure that there are schemes in place to reward, recognize, and motivate to achieve exceptional results.

#### Accountability: Driving Business Direction & Performance (45%)

- Help the product team to provide customer centric products to support the branch core objectives working with Heads of Product & Segment and other key stakeholders.
- Support and guide People Development to ensure optimal utilisation and delivery - the right number of people with right skills at the right cost to achieve business targets/objectives.

- To partner with Product & Segment teams to shape the business strategy providing direction to the distribution Network change agenda to ensure delivery of the strategy.
- Optimize performance in risk, rigour, and regulatory compliance, people and customer experience, revenue contribution and cost efficiencies.
- Work closely with Finance & Treasury to develop and agree on short/medium term financial plans.
- Develop the strategic alliances with internal and external key stakeholders to enhance further business opportunities.
- Regulatory compliance requirements and risk and rigour management
- Review core business processes of liabilities and insurance teams to maximize efficiency of the network operation thereby leveraging business performance.
- Define and implement performance statistics for the sales network, built on a consistent set of performance monitoring and action planning.
- Internal and external benchmarking and a move towards "Go To Bank" status.
- Define and implement performance feedback mechanisms to key senior stakeholders to maximize performance, providing constructive challenge around demand within context of value based management.
- Accountable for Balance sheet of the branch Network.
- Grow the Branch Network P& L.  
Accountability: Colleagues (15%)
- Establish 'Winning Together' culture and partner with all stakeholders to ensure a mind-set change in the network helping to embed a sales and performance management culture.
- Work with other stakeholders (internal and external) to develop and implement the best sales and service network within a controlled environment.
- Work with other business in AARO to be able to leverage of their experiences through exchange of the best practices.
- Work closely with AARO Head of Distribution to ensure level alignment and timely support in rolling out initiatives and projects.
- Partner with Corporate Bank managing in the delivery of corporate services through the branch network.

### **Qualification**

**Required - Commercial University Degree or Equivalent.**

**Preferred- Masters Degree in Business Discipline.**

### **Experience**

#### **Required**

- At least 7 years experience and a Leader with extensive knowledge in Distribution network/Sales and customer Experience.

#### Preferred

- More than 7 years experience in Senior/Similar role.
- One who has worked sufficiently in Matrix Management.

#### Knowledge & Skills:

- In-depth knowledge of regulatory compliance, Risk and Corporate governance.
- In-depth Knowledge of business disciplines
- Distribution and Networking skills.
- Management performance
- Experience of managing teams
- Demonstrated experience in operational process management.
- Supplier/Stakeholder/Customer relationship management - internal and external.
- Advanced sales and communication including platform presentations, negotiation and influencing.

#### Qualifications

Analytical Thinking - Advanced (Meets all of the requirements), Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Commercial mindset - Senior (Meets all of the requirements), Customer Excellence - Service Management (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Experience in a similar environment at junior management level, Leading people - Team level (Meets all of the requirements), Openness to change (Meets some of the requirements and would need further development)

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### **3. Risk Control Unit Manager – Collateral Risk Assessment**

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remote type	Hybrid
locations:	Head Office NBC
Time type:	Full time
Application deadline:	16/02/2024
Job requisition id	R-15962089

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 Lead, Manage and Support the Lending Business in terms of Collateral risk assessment in conformance with applicable norms, Principles, Regulations and laws. To Ensure NBC Collaterals comply with Legal requirements

## Job Description

### Responsibilities:

- Develop highly motivated team maintaining excellent relationships with own team and wider team to ensure achievement of business goals.
- Provide leadership to Collateral risk assessment within Risk Control Unit (RCU) in line with the Team's overall strategy.
- Help identify training needs and provide coaching to all members of the RCU to improve performance.
- Act as a role model and drive proactive application of NBC Values and Behaviours throughout the team.
- Work closely with the Relationship team and Credit team (Credit Analysts) to ensure effective management of day to day staff resources to ensure that procedures and processes are followed as per RCU standard operating manual, that appropriate support is provided to the RMs and Credit analysts and that added value is provided where possible.
- Manage valuation practice and Valuers involved by the Bank.
- Manage land related matters arising within NBC.
- Manage real estate projects funded by Bank. Review of valuation report submitted by Bank's Valuers.
- Advise the forced sale value to be adopted in loan decision making by the Bank.
- Participate in evaluation panel during outsourcing of external Valuers.
- Conduct Valuation training on Acceptable Securities and Valuation to Lending Business unit.
- Advice on the suitability of asset pledged as collateral to the Bank by borrowers.
- Verification (demarcation/boundaries and existence) of collaterals pledged by new and existing borrowers (Plot tracing).
- Evaluate performance of Bank's approved Valuers on quarterly basis.
- Ensure compliance with applicable legislation and regulations in the implementation of Bank funded projects.
- Manage and advise loan disbursed in tranches funded by Bank for Construction projects.
- Hold Periodic Meetings with Valuers.
- Maintenance of robust and fully updated Valuation tracker.
- Maintain interactive relationship with Credit Analysts and RMs to ensure rectification of the outstanding issues.
- Ensure RCU have the resources required to enable compliance with any external / internal regulations regarding Collateral Risk Assessment.

- Responsible for the rectification & documentation of any recommendations arising out of Audit/Assurance, Conformance and Central Bank examination reports on Collateral Risk assessment.
- Act as a source of technical excellence and point of reference in relation to Collateral Risk Assessment activities for the Credit analysts, RMs and RCU.
- Ensure a consistent quality of service to stakeholders.
- Work in partnership with Credit Analysts and RMs on new and existing customers to ensure proper Collateral Risk Assessment are conducted.
- Work in partnership with colleagues and proactively anticipate, respond to and seek to exceed the expectations of customers.
- Attend meetings with the Credit analysts/ RMs if problem arise/ issues are to be discussed / need to be resolved.
- Develop and maintain a close working relationship with Relationship Managers, Credit analysts and Services and Delivery Area.
- Support the Head of RCU in delivering effective PDs for individuals within the team.
- Owner of the Collateral Risk Assessment Tool and its relative monthly/quarterly/annual reporting.
- Participate & encourage team in team activities, social occasions and community drives.

#### Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Credit Risk (Meets some of the requirements and would need further development), Digital familiarity (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), Reasoning (Meets all of the requirements)

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## 4. Operational Risk Manager

Locations:	Head Office NBC
Time type:	Full time
Application Deadline:	19/02/2024
Job requisition id:	R-15962086



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 purpose or objective of this role is to deliver effective and outcome/result based Operational Risk Management Oversight to the Business value chain including the middle and back office support activities. In addition, the job holder has responsibility to drive mature risk culture in the business in terms of adequate risk governance, proactive and effective Risk Evaluation, Response and Monitoring. Further, the role seeks to ensure the bank's overall Enterprise Risk Management Framework (ERMF) and the Operational Risk Management Framework (ORMF) are implemented and embedded in the respective in the business. In addition, oversight extends to highlighting gaps and recommend actions in the implementation and embedment of the other Non-Financial Principal Risk Frameworks i.e. Resilience, Reputational Risk, Conduct risk and Financial Crime etc.

### Job Description

- Continuous monitoring of the internal and external operating environment to identify emerging risks.
- Assisting Key Risk Owners with the identification of key risk indicators in their business units.
- Monitoring the implementation of action plans to address amber and red key risk indicators reported monthly to Operational Risk Management
- Conduct trend analysis and identify potential themes in key risk indicators reported to Operational Risk Management.
- Perform quality assurance of reported operational risk events and other information captured in the operational risk reporting tool.
- Carry out conformance review of operational risk events and Risk and Critical Process Assessments (CPA) and Control Self Assessments (RCSA) where applicable.
- Review and challenge root cause analyses on identified risk events and recommend improvements to prevent recurrence in the future.
- Performing a monthly reconciliation between operational losses reported to Operational Risk Management and those captured in the General ledger by Finance.
- Assisting Key Risk Owners with the identification of key risks and mitigating controls in their units, as well as action plans to address any gaps in the mitigating measures identified.
- Review and challenge the outcome of Critical Process Assessments (CPA) and Risk and Control Self Assessment (RCSA) process performed by first line of defense.
- Monitoring the implementation of action plans to address amber and red key risks on the risk and control self-assessments.

- Conduct operational risk event trend analysis and identify potential themes.
- Follow up and monitor closure of actions arising from control failures as well as audit findings raised by regulators, internal and external auditors.
- Participate in reviews of and challenge risk assessments performed on new products.
- Ensure that the respective business area has an effective Risk and Control Forum (BU RCF) where detailed deliberations on risk matters takes place.
- Ensure there is appropriate escalation to management risk governance committees of any risk issues that appear to be out of control by the BU leadership.
- Ensure there is effective management of projects and products impacting the business. This should be as per policy requirement and Strategy focus.
- Implement and embed Combined Assurance Model
- Plus any other duties assigned by the line management.

#### Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, 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), Process optimisation (Meets some of the requirements and would need further development), Reasoning (Meets all of the requirements), Risk Management (Meets all of the requirements)

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