



1. Relationship Manager: Agribusiness

Locations: Head Office NBC

Time type: Full time

Application deadline: 04/05/2024

Job requisition id: R-15963996

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

Responsible for growing Agribusiness book through new business acquisition, processing and assessing agribusiness credit applications from branches, put forward proposals for Agribusiness development and ensure booking of quality Agribusiness loans.

Job Description

1.0 Business Growth

Main Responsibilities

- Driving agribusiness growth and value through identification and development of new commercial engagements.
- Liaise with all stakeholders for example, clients, government institutions, and other financial institutions to ensure that the Banks interests are properly represented and safeguarded.
- Work with a team at branch and at Head office, in respect to the growth of agribusiness portfolio.
- Work with all other related departments within the bank to implement delivery of approved agribusiness deals and propositions.
- Maintaining an up-to-date understanding of the agriculture sector in Tanzania, farmers' needs and the wider need for agriculture value chains financing.
- Develop business cases and proposals and monitor the development of portfolio.
- Update and advice clients on the agribusiness products pricing and fees.

- Provide leadership on strategy development.
- Supervise and provide guidance to branch team on management of stressed assets

2.0 Product Development

Main Responsibilities

- Team up with Product Development team in developing new agribusiness products.
- Develop and maintain agribusiness product catalogue.
- Monitor effectiveness of Agribusiness products by reviewing relevant products reports monthly to determine the effective of the product.
- In collaboration with Product team, review and advise on agribusiness products pricing periodically to ensure they are remained competitive in the market.

3.0 Risk Management

Main Responsibilities

- Respond to queries related to agribusiness and provide all necessary information needed during internal and external audit.
- Ensure compliance to agribusiness guidelines in all engagements.
- Monitor performance of agribusiness loans on monthly basis and advise prompt action to be taken by branches for delinquent cases.
- Work closely with branches to ensure adherence to all terms and condition of approved loans.

Education and Experience Required

- Holder of a first degree or its equivalent in Agricultural Economics & Agribusiness, Business Administration, Banking and Finance or its equivalent.
- Masters' Degree will be an added advantage.
- At least three years' experience in Agricultural Financing field
- Sound experience on agribusiness value chain finance and applied models
- Good in deal making, structuring and collaboration experience in negotiating business arrangements into strategic approach.

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Additional Skills:

- Selling, Negotiation and Presentation skills
- Business analysis skills
- Ability to organize and manage stakeholders' engagements.
- Entrepreneurial and commercial thinking
- Adapting and responding to change
- Persuading and influencing
- Creative and innovative

- Leadership skills

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), Relationship building (Meets some of the requirements and would need further development)

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2. Relationship Manager: MSME

Locations: Head Office NBC

Time type: Full time

Application deadline: 04/05/2024

Job requisition id: R-15963991

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

Responsible for growing and maintaining Microfinance Business Portfolio. Also responsible for customer engagement platforms such as Business events, workshops and partnership with key external microfinance stakeholders

Job Description

1.0 Business Growth

Main responsibilities

- Take a leading role in driving Microfinance sales activities, through networking and promoting Microfinance activities with Business development Officers and Branch network.
- Initiate and conduct customer engagements such as focus groups, customer forums, workshops aimed at identifying customer needs, building and strengthen relationships with customers in order to retain them and create loyalty.
- Engagement with various stakeholders for the purpose of growing Micro Small Enterprise business book

- Actively build the capacity of sales staff through ongoing mentoring and support.
- Stay awake of development in the market segment by attending conferences, reading market specific newsletters, visiting websites.
- Participate in developing Microfinance operating procedures.
- In collaboration with Product team, review and advise the bank on its pricing policy for products periodically and ensure the bank prices on its products have a competitive advantage in the market.
- Advise Head of Business Banking on all aspects of the development of Business
- Explore, initiate, and nurture emerging business leads/opportunities for growth Microfinance business across branches.
- Monitor and ensure Micro small enterprises loan portfolio is good and within the acceptable portfolio at risk levels.
- Perform other duties as may be directed/ assigned by your line Manager.

2.0 Product Development

Main Responsibilities

- Collaborate with Product team in developing new products to suit Micro Small Enterprises customers in accordance to the bank guidelines
- Develop and maintain a product catalogue for Microfinance.
- Monitor effectiveness of microfinance products by reviewing relevant products reports on a monthly basis to determine the effectiveness of the product.
- In collaboration with Product team, review and advise on proper pricing of Microfinance products in order to remain competitive in the market.

3.0 Risk Management

Main responsibilities

- Respond to queries related to microfinance business and provide the necessary information needed during internal and external audit.
- Ensure compliance to Microfinance procedures in all engagements.
- Monitor performance of Microfinance on monthly and advise prompt action to be taken by branches for delinquent cases.
- Work closely with branches to ensure adherence to all terms and condition of approved loans.
- Ensure compliance issues are addressed along with the solutions during development of the new Microfinance Products.
- In collaboration with Credit Unit, to participate on the review of the Credit Policy and Credit Manual to incorporate new product developments in the microfinance lending, operating, business and regulatory environment.

QUALIFICATIONS AND EXPERIENCE

- Holder of a Bachelor's degree or its equivalent in Finance, accounting, Banking, Economics, and/or other relevant fields
- MBA will be an added advantage
- At least 5 years' work experience in sales of bank and financial products especially Microfinance segment
- Significant understanding of microfinance business with proven success in developing client relationships and delivery of solutions to lower income earners.

Additional requirements:

- Ability to work under pressure in complex environment including travelling to upcountry.
- Ability to act professionally on any activities and decision made
- Sound understanding of Microfinance products and services
- Self-motivated, innovative with ability to initiate and lead change.
- Excellent knowledge of banking operations and financial markets in Tanzania
- Well-developed analytical, quantitative and problem solving skills.
- Good customer relationship and sound understanding of bank's loan products, policies and procedures
- Strong credit analysis skills
- Excellent communication (English and Kiswahili), numerical, analytical and report writing skills
- Strong computer skills; proficient in outlook, word, excel and power point
- Managerial and leadership skills (Analytical, 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

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), Relationship building (Meets some of the requirements and would need further development)

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3. Relationship Manager: Education & Health

Locations: Head Office NBC

Time type: Full time

Application deadline: 02/05/2024

job requisition id: R-15963922

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

Supporting Head of Transactional Banking in effectively achieving revenue targets, deliver excellent service and meeting productivity targets. This includes;

- Driving sales of relevant products and services to Education and Health.
- Supporting SME's regional managers and Ro's on identifying business opportunities from Education and Health.

Job Description

Accountability: Sales and Services 30%

- Maintenance of the client relationships
- To provide guidance and support to the sales team on the identification and closure of client transactions across the Education and Health portfolio.
- Monitoring of sales targets and deal pipelines to ensure targets are achieved.
- Drive Sales of new to bank customers in Education and Health sectors.
- Assist Commercial and SME Sales teams develop relationship plans for their client base.
- Create the suitable structure for the best Education and Health 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 Education and Health deals both Deposit and Assets. Always ensure that you take a view of the big picture in determining prices for clients against the cost of the solution/product.
- Liaise with business bankers to deliver seamless after sale service for Education and Health sector clients.
- Reconciliation and corrective action responsibility for accounting of portfolio clients, benchmarking closed pipeline deals/transactions against NBC Education and Health sector reporting to ensure no income leakage.
- Coordinate end to end collating and analysing customer information on Education and Health performance monthly by customer and relationship manager. Flag customer accounts showing reduced volumes and initiating remedial action through prescribed action plans.

Accountability: - Business Management 30%

- Responsible for driving internal teams to towards achievement of revenue/ balance sheet targets.
- Ensure performance indicators meet market demands.
- Monitor and drive income across all education and health sectors revenue lines.
- Monitor costs associated with the education and health sectors including budgets and products developments costs.
- Manage product tariffs for education and health sectors through consulting SME and business banking relationship teams on pricing, solutions, issues to do with product/service performance, business practices/ideas and best practices.
- Monitor level of complaints and quality of complaint handling
- Grow portfolio value in line with agreed targets.
- Keep an active and accurate records/log of customers complains discussions/correspondences with clients and provide timely feedback on unresolved /resolved issues.
- Effectively co-ordinate client relationships/activities with other department within the bank.
- Use client feedback to improve product and service offering.
- Visit key Education and Health clients on request from the branch managers and relationship managers.
- Ensure branch network service excellence through continuous monitoring of service scores and with service manager develop plans for improvement. Discuss and agree plans with direct reports.
- Collaborate cross-functionally to provide high standard of service delivery.
- Engage in key Education and Health meetings as needed for complex scenarios reviews and consultations.

Accountability: - People Management 15%

- Responsible for setting team objectives, including revenue targets, (in conjunction with the Business Banking Director as well as Head of Transactional banking.
- To facilitate support, guidance, advice, and training to product managers, in addition to play a strong catalyst role to RMs to support product take-up and usage.
- Review employees' self-development plans and ensure training and development needs are accommodated.
- Assist staff to meet NBC Limited Behaviour and Values standards.
- Maximize performance of Relationship Officers by identifying development of training needs in collaboration with respective Relationship Manager to ensure proper delivery of training and coaching.
- Share knowledge experience and best practice with branch managers, relationship managers, branch teams and the broader business.
- Pursue own development to increase personal effectiveness, acknowledging strengths and areas for development.

Accountability: Product Development – 15%

- To facilitate constant product innovation to enable NBC Limited to become a leading bank in Education and Health sectors.
 - Proactively research and stay abreast of market trends to ensure NBC Limited pro-actively develops and launches products/services that keep us ahead of the market.
 - Stay abreast of developments at the Group Level to enable success transfer and assist in any development taking place.
 - Seek regular feedback from product managers, relationship managers and clients on client requirements to aid development.
 - Ensure smooth roll-out and implementation of new products/services including ensuring all business and risk sign offs are obtained.
 - Communication to relationship teams on (new) product knowledge and product changes including training sessions and updates on competitive environment.
 - Monitor and review products and processes regularly to ensure they are optimal and meet client needs environment by considering what could go wrong in the processes you operate and how errors could be prevented.
 - Continuous and proactive engagement with regulatory bodies, unions where applicable.
 - Drive growth of business in Education and Health sectors.
 - Responsible to proactively manage Dormancy levels.
 - Drive overall digital banking agenda.
- Accountability: Risk and Control – 10%
- Understand of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
 - Adhere to NBC Limited's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
 - Report all risk events/incidents/issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve control.
 - Ensure that processes, control requirements and risk management frameworks that have been designed for the area are understood by all members of the team.
 - For audit findings that have an impact on the area, work with the Head to understand what actions are required to close out findings. Implement required actions.
 - During scheduled audits and management assurance reviews, ensure that all information required by the auditors are provided timeously.
 - Ensure that all regulatory requirements are adhered to.

Education and Experience Required

- Bachelor-degree / Advance Diploma / Diploma or Equivalent qualification in Health sector (Doctor of Medicine, Bachelor of Biomedical Engineering (BBME), Bachelor of Pharmacy or any related field).
- At least 5 years of working experience.

Knowledge & Skills: (Maximum of 6) Competencies: (Maximum of 8 competencies)

Competence

- Leadership and team-working skills
- Learning and researching
- Creating and innovating
- Entrepreneurial and commercial thinking
- Relating and networking
- Deciding and initiating action
- Adapting and responding to change
- Communication skills – verbal and written.
- Analytical skills, Planning, Organizing & Negotiating skills.

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), Relationship building (Meets some of the requirements and would need further development)

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4. Relationship Officer: NGO's & Religious Institutions

Remote type: Hybrid
 Locations: Head Office NBC
 Time type: Full time
 Application deadline: 02/05/2024
 job requisition id: R-15963923

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

- Supporting Relationship Manager (NGOs and Religious Institutions) in effectively achieving revenue targets, delivering excellent service and meeting productivity targets.
- Driving sales of relevant products and services to NGOs and Religious Institutions.
- Supporting SME's regional managers and Ro's on identifying business opportunities from NGOs and Religious Institutions.

Job Description

Accountability: Business Management 40%

- Maintenance of the client relationships
- To provide guidance and support to the sales team on the identification and closure of client transactions across the portfolio.
- Monitoring of sales targets and deal pipelines to ensure targets are achieved.
- Provide solutions for client's transactional requirements both NGOs' and Religious Institutions.
- Drive Sales of new NGOs' and Religious Institutions solutions.
- Assist Commercial and SME Sales teams develop relationship plans for their client base.
- Create the suitable structure for the best NGOs' and Religious Institutions products, including end to end process flow between front office and back-office functions.
- Reconciliation and corrective action responsibility for accounting of portfolio clients, benchmarking closed pipeline deals/transactions against NBC NGOs' and Religious Institutions reporting to ensure no income leakage.
- Coordinate end to end collating and analysing customer information on NGOs' and Religious Institutions performance monthly by customer and relationship manager. Flag customer accounts showing reduced volumes and initiating remedial action through prescribed action plans.
- Support other Relationship Officers' sales and performance targets by proactively monitoring and acting on Daily Scorecards, Monthly financial and Operational reviews, Call Reports, and pipeline of business opportunities reports.
- Monitor and manage NGOs and Religious Institutions applications at a satisfactory rate of return to the bank.
- Provide value added engagement with other departments and Product Specialists within the bank on assuring customers applications are effectively attended as per the SLA.
- Effectively engage in stakeholders Forums/ Meetings with a view of assisting business in to tap cheap deposits from NGOs and Religious Institutions.

People Management and Development 20%

- Encouraging individual ownership and self-initiative with a view of achieving organisational goals.
- Identify development of training needs in collaboration with respective Relationship Manager to ensure proper delivery of training and coaching.

- Drive employee development and engagement within the cluster and branch teams that results in a high-performance climate and culture.
- Support to Monitor and ensure that Branch Key Performance Indicators relating to NGOs and Religious Institutions
- Effectively engage in stakeholders Forums/ Meetings with a view of assisting business in to tap cheap deposits from NGOs and Religious Institutions.
- Effectively engage in stakeholders Forums/ Meetings with a view of assisting business in to tap cheap deposits from NGOs and Religious Institutions are achieved.
- Share knowledge experience and best practice with branch managers, relationship officers, branch teams and the broader business.
- Pursue own development to increase personal effectiveness, acknowledging strengths and areas for development.

Customer Service Management 15%

- Proactively and professionally support sales team and officers to manage client experience by providing appropriate on job training and coaching on product and services delivery.
- Keep an active and accurate records/log of customers complains discussions/correspondences with clients and provide timely feedback on unresolved /resolved issues.
- Effectively co-ordinate client relationships/activities with other department within the bank.
- Use client feedback to improve product and service offering.
- Participate in weekly performance review, and knowledge sharing meetings with Regional Managers, Branch Managers and Relationship Officers.
- Conducting maintain constant dialogue/sharing of information with other departments (Retail and Corporate Credit, Corporate Banking, SMU, ICU, Treasury and Legal).
- Support in Coordinating local functions/community/governmental and business development activities.
- Understand and articulate aggregated cluster requirements feedback to shape the customer proposition and product offering.
- Ensure high quality, knowledgeable service levels in branches to exceed customer expectations.
- Build a motivated, committed, and focused Branch team, consistently delivering creative, precise, and customer-focused service.
- Support to Collaborate cross-functionally to provide high standard of service delivery.
- Engage in NGOs and Religious Institutions meetings as needed.

Accountability: Risk, Control and Compliance Management 15%

- Work with Risk Department in building awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies for the Business Banking Department.

- Ensure that All Relationship Officers review their NGOs and Religious Institutions portfolio on a monthly basis and ensure that all documentation required (KYC, AML and Sanctions) are up to date, and escalate any unresolved KYC requirements to the relevant mandated holders.
- Ensure accountability on the accuracy and quality of the documents, loan applications, ICU checklist and other related documents.
- Ensure the region operates in a compliant manner and adheres to relevant company and regulatory requirements to achieve satisfactory grades in local & Group Audits
- Understand risks and risk events (incidents) relevant to the role.”
- Contribute and deliver to the improvement of the risk profile by delivering improved governance, risk management, controls, and compliance requirements.
- Ensure all financial crime matters are addressed on time e.g. annual PEP & HRR, LR reviews.
- Control Non-performing Assets to within regulatory and Industry standards.

Change Management 10%

- Comply and keep abreast of all policies, procedures, and circulars updates.
- Ensure self-development pertaining to career path to develop knowledge and skills.
- Complete all critical compliance training.
- Project manage all major organizational changes such as organizational structure changes, IT/system changes or process changes, Process Improvement,

Education and Experience Required

- Bachelor Degree / Advance Diploma / Diploma or Equivalent qualification in Finance, Accounting, Economics, Business Administration, or any other related field
- At least 2 years of experience in similar role

Knowledge & Skills

- High impact communication and presentation skills
- Strong Financial and Analytical Skills
- Excellent relationship building skills – both with internal stakeholders and clients
- Highly developed networking skills, both for internal and external network
- Strong problem-solving skills coupled with decision making ability.
- Business Acumen/Business Awareness
- Business Development
- Credit appraisal skills.
- Credit Risk Management
- Driving Customer Experience
- Operational Risk Management
- Stakeholder Engagement
- External market awareness

- Commercial Effectiveness
- Strong negotiation and influencing skills.

Qualifications

Administration (Meets all of the requirements), Bachelor`s Degrees and Advanced Diplomas - Office Administration, Customer Excellence - Service Delivery (Meets all of the requirements), Digital familiarity (Meets some of the requirements and would need further development), 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), Planning and organising (Meets all of the requirements).

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