



Head of Local Large & Regional Corporates

Locations: Head Office NBC

Time type: Full time

Application deadline: 21 May 2024

job requisition id: R-15964263

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 directly manage a relationship team covering a portfolio of Local Large, and Regional Corporate Banking customers.
- To be a key member of the Corporate Banking Leadership Team, driving business performance within the specific business/market segments.
- Skills sharing and coaching of members of the Corporate team.
- To personally manage relationship and sustain a portfolio of Local Large and Regional Corporate Banking customers with specific focus on building long term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk decisions and managing consistency and quality of operational service.
- To maximize risk-adjusted portfolio contribution, while balancing the requirements for lending to all such entities vis a vis Reputational risk for the bank.
- This is a key & senior role and the job holder may be called upon to deputize on the absence of the Corporate Banking Director and during such periods, lead the Corporate Banking team and be the focal point in cross-functional interactions.

Job Description

Key accountabilities:

Sales and Services 40%

- Grow the industry/segment portfolio profitability by identifying new and existing customer potential including sales opportunities and new product promotion initiatives leading the team to achieving growth and revenue targets agreed.
- Formulate business development strategies and objectives for the industry/segment to meet changing market needs.
- Monitor conformance of industry/segment using new relationship development procedures.
- Monitor results of customer surveys for the industry/segment against target service quality standards.
- Monitor level of complaints and quality of complaints handling for the industry/segment portfolio.
- Proactively research competitive threats/opportunities within the segment's market and geographical area.
- Communicate all key messages to customers including agreed service standards, negotiated pricing, relationship team contact points (including introduction to new personnel) and new product changes.
- Conduct annual and if appropriate, interim reviews of customers borrowing facilities.
- Conduct annual and if appropriate, interim reviews with non-borrowing customers.
- Determine the products that are most effective in meeting customer's needs and be able to sell these at short notice both reactively and proactively.

Business Management 30%

- Manage performance of the industry/portfolio against key financial (risk-adjusted contribution) sales, service, and operational targets.
- Champion, manage and monitor implementation of change impacting the portfolio and business area and arising from central and Local Corporates change program.
- Consult customer owners/managers on financial/credit issues and general business practice/ideas.
- Develop customer Relationship Plan for customers in portfolio.
- Work closely with the Relationship Managers in driving and delivering business performance in the Business Area. Also engaging the Corporate Director closely in driving performance
- Research, create and follow up on a target list for potential new business.
- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution. Ensure the plans are updated regularly being "live" documents.
- Control the quality of the portfolio, using available triggers and adherence to Risk management guidelines and policies.
- Ensure the pipeline management tool and TAT process is embedded and adhered to at all times.

Staff Management 30%

- Help in leading the RMs and CMAs within the Corporate Banking team using a team-based management approach.

- Help team members to identify strengths and weaknesses in their own skills and attributes, review their self-development plans and ensure training and development needs are accommodated.
- Help in coaching team members on relationship development, service quality and risk.
- Embed client profitability model with cross selling as a key anchor.
- Assess portfolio members' performance against contract. Review and input to Performance Development Reviews.

Education and Experience Required:

Minimum Qualification

- Bachelor's degree in business administration.
- 10 years banking experience with at least 5 years in Senior Role in Corporate and Investment Banking.
- Broad knowledge of banking practice (Product knowledge) and bank regulations.

Desired Qualification

- Master's degree in business administration or equivalent Qualification.
- Senior Banker with more than 10 years' Experience in managing Local, Large and Regional Corporate.
- Broad knowledge of banking practice (Product knowledge) and bank regulations.

Knowledge, Skills, and competences required:

- Awareness of BOT Regulation
- Risk Management
- A detailed understanding of Country and CBRM guidelines and credit risk policies.
- Strong Customer Service management
- Customer Handling awareness
- People Management
- Analytical skills
- Selling and cross selling skills

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 management level, Leading people - Leadership level (Meets all of the requirements), Openness to change (Meets some of the requirements and would need further development)

To Apply, [**CLICK HERE**](#)