

1. Business Support Manager - Enterprise Supply Chain Design (ESD)

Locations: Head Office NBC

time type: Full time

Deadline: 06/06/2024

job requisition id: R-15964764

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

- Acquire and manage relationship with NBC and Non-NBC Corporate customers to develop value chain opportunities through a consultative approach.
- Support Head of SME Banking in effectively achieving revenue targets, deliver excellent service and meet productivity targets.
- Develop and manage a high-performing sales team of Relationship Officers through coaching, talent management programs and specialized training programs.
- Support SME's regional managers and Ro's on processing their application from the approval to payment.

Job Description

Accountability: Business Management -40%

- Achieve agreed asset targets by managing and supporting a team of Relationship Officers through offering of a wide range of products and services to SME clients.
- Develop and market the bank's business through contact with SME customers, high net-worth individuals and other prospective clients.
- Support 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 companies/clients 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.
- Work with Risk Department in building awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies for the SME Banking Department.
- Coordinate and organize the SME's Lending Forum Meetings constituted to assist the business
 in managing the review of lending activities on regular basis ensuring that customer recruitment
 is in line with risk appetite, profitable customers are given the attention they deserve and
 problematic customers are identified upfront and given proper attention.
 Customer Service Management 20%
- Proactively and professionally support Relationship 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).
- Coordinate local functions/community/governmental and business development activities
- Develop and maintain contact with Product Specialists in other areas of the bank, including Corporate Banking, Treasury, and Retail Banking.
- 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 teams, consistently delivering creative, precise and customer-focused service
- Act as the escalation point for HOT complaints. Visit high net worth or key 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 high-net-worth client meetings as needed for complex scenarios reviews and consultations

- People Management and Development 15%
- Create an empowering environment for team members, encouraging individual ownership and initiative.
- Set high performance and productivity standards for team.
- Involve Head of SME and in developing the annual resource and capacity plans.
- Build and develop a high performing team, through embedding performance management and coaching.
- Enhance performance of Relationship Officers by identifying training needs, and ensure coaching or delivery of training takes place.
- Drive employee development and engagement within the cluster and branch teams that results in a high performance culture
- Conduct effective performance management for direct reports
- Monitor and ensure that all Branch Key Performance Indicators are achieved
- Create an empowering environment for direct reports through encouraging end to end ESD business process ownership.
- Initiate HR processes for direct reports when required e.g. disciplinary process, leave management, learning and development, talent identification etc in consultation with HR
- Acts as escalation point for grievance cases touching on Ro's in the region
- Motivate staff through appropriate recognition schemes.
- Pursue own development to increase personal effectiveness, acknowledging strengths and areas for development
 - 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 SME Banking Department.
- Ensure that All Relationship Officers review their 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 Relationship Officers take 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
- Monitor branch operations and control performance to ensure that branch standards in the cluster are met and where required review branch remediation action plans.
- Review incident reports raised from branches and take required actions e.g. escalation, disciplinary action etc.
- Signoff all dormant account and all other refunds above branch manager limits

- Understand and manage 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
- Hold cost center for network related non-branch expenses such as disturbance allowances, transportation costs etc. responsible for managing costs within budgets for these items.
 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 within the cluster such as organizational structure changes, IT/system changes or process changes, Process Improvement,
- Communicate strategic changes to branch management and ensure that any target changes are agreed.
 - Education and Experience Required
- B-degree / Advance Diploma / Diploma or Equivalent qualification in Finance, Accounting,
 Economics, Business Admiration or any other related field
- At least 2 years of experience in Leadership and SME areas Knowledge & Skills:
- Advanced leadership, people management and team building skills
- Well-developed strategic perspective and forward planning ability
- 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
- Performance Management
- Resource Management
- Cultural and Change Management
- Computer skills

Oualifications

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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2. Business Development Manager

Locations: Ubungo Branch NBC

time type: Full time
Deadline: 11/06/2024
Job requisition id: R-15964886

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

Oualifications

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**

3. Business Development Manager

Locations: Tegeta Branch NBC

time type: Full time
Deadline: 11/06/2024
job requisition id: R-15964891

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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.
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 E. Reports, Monitoring & Turnaround
- Maintain database of High net worth customers in the branch.
- Monitoring of branch business growth through KPI
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- Responsible for PAR and NPL of the Branch retail loans
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 - F. Coaching and Mentoring
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- Risk Management

Qualifications

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To Apply, **CLICK HERE**

4. Business Development Manager

Locations: Head Office NBC

time type: Full time
Deadline: 11/06/2024
job requisition id: R-15965010

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