



1. Specialist; Operational Risk (1 Position(s))

Job Location: Western Zone

Job Purpose:

Provide support and drive implementation of a robust and effective Operational Risk Management framework at branches. Ensure branches have strong controls, processes, and resources to support implementation of the bank's Enterprise Risk Management framework.

Main Responsibilities:

Risk Assessment, Analysis & Reporting (60)

- Ensure branches conduct Risk and Control Self Assessments (RCSAs) via Governance and Compliance Manager (GCM) system and in accordance with guidelines issued by Operational Risk through regular guidance/trainings on control testing methodology, sample selection criteria, qualities of controls testers, risk treatment decisions, individual and overall assessment of controls effectiveness etc.
- Review and challenge RCSA test results received from the first line of defense i.e., branches to ensure the final output that goes to the Risk and Compliance Committee (RCC) is up to standard.
- Provide guidance/trainings to branches on how to perform RCSA testing on GCM system.
- Provide risk training on events and risk materialization.
- Conduct gap analysis on RCSAs emanating from internal audit reports, stoking new controls to be added.
- Push for closure of open regulatory findings.
- Conduct quality assurance (conformance reviews) on RCSA test results submitted by the first line of defense on GCM system to check if testing was done in accordance with guidelines issued by Operational Risk. Ensure findings/issues are aligned with the business and reported via GCM system.
- Ensure all ineffective controls and other operational discrepancies captured from Risk and Control Self Assessments (RCSAs), Risk events and Key Risk Indicators (KRIs) are captured and tracked on GCM system. Regularly share open issues with action owners following up on the progress and updates on action plans and escalating issues as necessary.
- Spearhead and drive training plans across the branch network.
- Ensure risk events occurring at branches are reported through GCM system. Perform Quality Analysis (QA) on reported incidents to ensure data quality on GCM system as well as adherence

with Operational Risk Event reporting guidelines. Push for closure of incidents and remedial action plans on GCM system.

- Provide guidance/trainings to branches on how to identify, capture, and track risk events and KRIs on GCM system.
- Facilitate more robust engagements at branches.
- Guide and support branches in the implementation of Key Risk Indicators (KRIs) requirements. Ensure branch KRIs are recorded and tracked on GCM system with identified issues closed within agreed timelines.
- Conduct regular Key Risk Indicators (KRIs) reviews to ensure branches maintain and track relevant, measurable and value adding KRIs. Engage branches to ensure there are no red KRIs (spot checking).
- Consolidation of operational risk MIs received from branches (e.g., KRIs) to produce detailed and summary reports as required by governance committees (e.g., RCC). Understand key issues at zonal level relating to risk.
- Support the Head Office Operational Risk team in following up on the progress of branch related actions arising out of governance committees (e.g., RCC).
- Proactively communicate with the Senior Manager; Operational Risk on branch related operational risk issues escalating significant issues as appropriate.
- Keep Zonal Managers, Branch Managers and Senior Manager; Operational Risk informed on ongoing basis of the operational deficiencies and the status of corrective actions.

Physical security review and reporting (20)

- Communicate plans with ZM on visiting the network.
- Conduct routine physical security assessments to ensure that security systems and features adhere to established guidelines. Generate comprehensive reports, both detailed and summary, for presentation to the Risk and Compliance Committee (RCC).
- Communicate any identified physical security deficiencies to relevant departments to establish alignment on corrective action plans and associated timelines.
- Regularly update relevant stakeholders on open physical security issues, closely monitoring the progress of action plans, and promptly escalating any unresolved issues as needed.
- Prepare monthly reports on the status of remedial action plans, for presentation to the Risk and Compliance Committee (RCC) highlighting the role played on conformance reviews at zonal level (network).

Business empowerment, counselling for proficient risk monitoring and other issues (20)

- Ensure the bank is secured from incurring financial/non-financial losses as well as reducing the number of fraud incidences at branches by ensuring that controls are well defined by business and branch staffs who exercise the controls understand and can define all branch risk register parameters relative to their day-to-day operations.
- Provide input/advice to the design of new and/or revised controls and procedures to ensure branches maintain a robust risk register which is in line with the business structure and processes.
- Give analysis of branches with variances in RCSA results versus reports by branch QAs.
- Give stock of operational losses per zone and actions taken to resolve.

- Participate in zone meetings for trainings and communicating initiatives for risk awareness.
- Prepare a checklist of what needs to be checked by risk at branches from records management, physical security, cash controls etc., when visiting branches. Pull and follow up closure of pending actions from RCSA results, risk events, internal audit, and BOT reports.
- Work as part of a team to drive and support the identification and management of operational risks daily and act as a source of reference in facilitating and promoting the understanding of Operational Risk requirements at the branches.
- Empower and guide branches through day-to-day interaction to elevate their level of understanding/awareness on NMB's risk management tools (Risk Events, KRIs, and RCSAs etc.) and oversee implementation of risk measurement, monitoring, and reporting techniques across branches.
- Work together with branches and zonal office to deliver exceptional performance on controls of the entire branch network.
- Any other assignment that the Senior Manager; Operational Risk deems fit.

Knowledge and Skills:

Essential

- Proven experience gained in a bank branch.
- Understanding of the core retail and commercial banking product set
- IT Skills (especially Microsoft Excel)
- A practical knowledge and understanding of risks, controls, risk management tools and methodologies.
- A good understanding of the main operational processes within the businesses
- Understanding of the procedures and control framework relating to those areas.

Preferred

- Previous risk management experience gained within an auditing, operational risk management or compliance/controls type role.
- Facilitation skills
- Analytical and problem-solving skills
- Risk management technical skills (e.g. risk assessment, control design)
- Team work
- Good written and verbal communication skills
- Time management - ability to juggle priorities and execute at speed individually and as part of a team.

Qualifications and Experience:

- Bachelor's degree in business related studies.
- Additional professional certification will be considered as an added plus.
- Banking Experience of more than 3 years, preferably in Risk management or Audit.

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position.

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Job opening date : 16-May-2024

Job closing date : 30-May-2024

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2. Senior Manager; Credit Administration - Monitoring (1 Position(s))

Job Location: Head Office

Job Purpose:

Responsible for overseeing all aspects of credit monitoring ensuring the effective management and mitigation of credit risk, thereby safeguarding the financial interests of the Bank.

Main Responsibilities:

- Proactively manage the loan portfolio and improve the quality of the book by growing in acceptable sectors/client segments with top quartile names, acceptable credit grade and risk/reward profile in line with business strategy.
- Ensure that all the conditions subsequent of business are adhered to as per the credit approval. Timely payment of Land rent on properties held as security, timely renewal of insurance covers to safeguard banks' collaterals.
- Will work closely with various departments, including Credit Risk Department, Legal Department and all the business segments to develop and implement strategies for monitoring credit exposure and identifying potential risks.
- Assist the Head; Credit Administration in the preparation of Credit Policy, Credit Manual, and all departmental procedures and processes, ensuring alignment with regulatory requirements and industry best practices.
- Supervise a team comprising manager, senior officers, and officers within the credit administration, ensuring effective performance management, professional development, and adherence to departmental goals and objectives.
- Ensure timely review and renewal of credit facilities to avoid extensions.
- Monitor and identify signs of deterioration on individual names with a view to commence early remedial management of these accounts and thereby minimize loan losses thus directly contributing to bottom line.
- Ensure that records for the paid off loans are properly maintained, and the securities are delivered to legitimate owners in a timely manner.
- Conduct ongoing analysis of credit portfolios to assess credit quality, identify trends, and evaluate potential risks.

- Monitor key credit risk indicators and metrics, such as credit ratings, loan-to-value ratios, and debt service coverage ratios, to proactively identify areas of concern.
- Ensure all the credit committees (watchlist forum, watchlist and SAM committee, retail credit committee, wholesale credit committee, Loan Portfolio Quality Committee and IFRS 9 committee) are conducted as per the terms of reference. This involves agenda development, compiling all the documents, minutes taking, follow up on action items, communication with all stakeholders, record keeping etc.
- Ensure Turn-Around-Times (TATs) are as per the agreed Service Level Agreements (SLAs) for all the tasks under Credit Administration unit.
- Ensure policy breaches/ exemptions, if any, are properly authorized at the correct level and tracked for closure.
- Manage all issues related to Human capital of the Department. This involves mid-year and yearly performance evaluation as well as any other human capital related matters.
- Ensure Collateral Management Arrangement and Warehousing Financing (CMA/WRHF) and collaterals are visited as per the Credit Policy.
- Ensure Collateral Management Tool for collateral documents (insurance, valuation, title deeds and land rents) are maintained timely and accurately.
- Participate fully in various departmental projects.
- Ensure all queries and enquiries are closed on a timely basis.
- Develop and maintain reporting mechanisms to communicate credit risk exposures, trends, and findings to senior management and relevant stakeholders.
- Perform any other duties as may be assigned by the CCO and Head of Credit Administration.

Knowledge and Skills:

- Strong understanding of credit risk principles
- Understanding of BOT regulations, Credit Policies, Overall knowledge in Credit.
- Credit Administration and Credit Monitoring skills.
- Excellent analytical skills, with the ability to interpret complex financial data and make informed decisions.
- Proactiveness, Attention to detail, effective communication, and interpersonal skills, with the ability to communicate effectively with stakeholders, detail-oriented mindset with a focus on accuracy and precision, ability to thrive in a collaborative team environment and adapt to changing priorities.

Qualifications and Experience:

- Bachelor's degree in Finance, Accounting, Business Administration or a related field.
- Master's degree or professional certification is an added advantage.
- Minimum of 5 years of experience in credit risk management, credit administration, credit monitoring, credit analysis, or related roles within the financial services industry; 3 years of it being in a Managerial role.

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3. Senior Manager; Credit Administration - Loan Documentation (1 Position(s))

Job Location: Head Office

Job Purpose:

- Responsible for overseeing all aspects of the loan documentation process, ensuring accuracy, efficiency, and compliance with regulatory requirements. S/he will lead a team of professionals in managing the end-to-end documentation process for all business segments. Her/his leadership, strategic vision, and attention to detail will be instrumental in driving operational excellence and mitigating risk in our lending business.
- S/he will assist Head of Credit Administration, strategically, in all Credit Administration Tasks.

Main Responsibilities:

- Gather and review all necessary documentation required to prepare loan and security documents ensuring accuracy and completeness.
- Oversee the preparation, review, and execution of loan documents, offer letters and terms and conditions ensuring accuracy and completeness as per the approval.
- Verify the drawdown requests to ensure all the conditions precedent are fulfilled as per the approval, prior to disbursement.
- Lead and manage a team of Senior Officers and Officers, providing guidance, coaching, and support to ensure the effective execution of loan documentation processes.
- Develop and maintain policies, procedures, and best practices for loan documentation, ensuring alignment with regulatory requirements, industry standards, and internal guidelines.
- Monitor changes in regulatory requirements and industry trends related to loan documentation and implement updates to policies and procedures as necessary to ensure compliance.
- Conduct regular audits and quality assurance reviews of loan files to identify errors, discrepancies, and areas for improvement, and implement corrective actions as needed.
- To develop and maintain strong relationships with the business segments, legal department, Credit Risk Department, and other stakeholders to facilitate smooth coordination and communication throughout the loan documentation process.
- Serve as a subject matter expert on loan documentation matters, providing guidance, training, and support to staff members and internal stakeholders as needed.
- Collaborate with technology teams to identify opportunities for process automation and efficiency improvements in loan documentation workflows.
- Prepare and present regular reports and updates on loan documentation activities, metrics, and performance to senior management and other stakeholders.
- Ensure that all the credit committees (watchlist forum, watchlist and SAM committee, retail credit committee, wholesale credit committee, Loan Portfolio Quality Committee and IFRS 9

committee) are conducted as per the terms of reference. This involves agenda development, compiling all the documents, minutes taking, follow up on action items, communication with all stakeholders, record keeping etc.

- Ensure Turn-Around-Times (TATs) are as per the agreed Service Level Agreements (SLAs) for all the tasks under the Credit Administration unit.
- Ensure policy breaches/ exemptions, if any, are properly authorized at the correct level and tracked for closure.
- Participate fully in various departmental projects.
- Ensure that all queries and enquiries for wholesale are closed on a timely basis.
- Perform any other duties as may be assigned by the CCO and Head of Credit Administration.

Knowledge and Skills:

- In-depth knowledge of loan documentation, Understanding of BOT regulations, Credit Policies, Overall knowledge in Credit.
- Technical Credit Administration, Credit Monitoring and Secretariat Duties,
- Behavioral Proactiveness, Attention to detail, effective communication, and interpersonal skills, with the ability to inspire and motivate team members and collaborate effectively with internal and external stakeholders.

Qualifications and Experience:

- Bachelor's degree in Business Administration, Finance, Accounting, or a related field.
- Master's degree or professional certification is an added advantage.
- Minimum of 5 years' experience in loan documentation, credit administration, or related roles within the financial services industry, 3 years of it being in a Managerial role.

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4. Relationship Manager; SME - Mining (1 Position(s))

Job Location: Head Office

Job Purpose:

- To grow both Liabilities (deposits) and Assets from Small and Medium Enterprises (SMEs) for emerging sector under Mining.
- Advise Business Banking department on business strategy to build and grow mining portfolio.

- Assist Business center RMs /Relationship Officers/Branch Managers in recruiting business customers to ensure SME business growth for Mining portfolio.

Main Responsibilities:

- Actively sell mining deposits, lending, and cross selling of other banks products (Forex, Fund Transfer, Internet Banking etc.)
- Explore business opportunities to grow mining and deposit book and monitor performance of existing portfolio.
- Appraise mining credit applications submitted by Business centers and branches and provide recommendations for decision making.
- Take a leading role in driving Mining portfolio activities, through networking and promoting awareness of this segment with SME Business centers and branch managers.
- Actively build the capacity of the Relationship Managers/officers through on-going mentoring and support to ensure quality credit application and business growth for Mining.
- Take a leading role in mining sector business development through an effective call program to both existing and prospects for different Small-Scale Miners (SSM) and mining companies.
- Actively create awareness of mining products within and outside business unit as well as training branch RO's and working closely with other respective departments.
- Actively contribute to development/review of credit policy for the Bank to ensure it is aligned with mining best practice and statutory requirements.
- Review of top tier mining SMEs customers, conducting market intelligence reports, workshops/focus group reports and review product design and performance
- Ensure that customer satisfaction for SME mining is achieved by providing accurate advice for selling in line with customers' expectations.
- Preparing budget and projections for the mining asset and deposit products.

Knowledge and Skills:

- Good understanding of key features under mining segment.
- Good credit analysis skills.
- Good customer relationship skills and sound understanding of bank's loan products, policies, and procedures.
- Conversant with standard computer applications (Excel, Word, and Access).
- Good communication with high proficiency in the use of (English and Kiswahili).
- Good business management, leadership, coaching, and team building skills.

Qualifications and Experience:

- Bachelor's degree in Finance, Accounting, Economics, Banking and Procurement or related field.
- Master's degree will be an added advantage.
- At least 3 years' relevant experience in handling a mining portfolio and or its related fields.
- Good knowledge of credit analysis and Appraisal.

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