



1. Manager Ecosystem Banking

Locations Head Office NBC

Time type: Full time

Job requisition id R-15967295

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

- This role provides a unique opportunity to combine Deep Client Insights, Emerging Technology and differentiated Fintech partnerships to enhance the value we deliver to clients in exercising overall responsibility for the successful delivery of partnership programs. It involves strategy planning and its respective implementation.
- Acquire and manage relationship with NBC and Non-NBC Corporate customers to develop value chain opportunities through a consultative approach.
- To grow Ecosystem revenues by the agreed metrics i.e. Support Director of Business Banking effectively in achieving ecosystem revenue targets for Retail, SME, Commercial and Corporate and Investment Banking (CIB)
- To develop collaboration culture among various teams and drive a cross-selling culture to maximize Business Banking growth, retention, and profitability targets for the Bank.

Job Description

Business Management - 40%

- Achieve agreed asset targets by supporting coverage team through offering of an ecosystem banking products and services.

- Develop and market the bank's ecosystem products and services through contact with Top Corporate Banking Customers, Business Banking customers, high net-worth individuals and other prospective clients.
- Support Relationship teams to reach performance targets by proactively monitoring and acting on Daily Scorecards, Monthly financial and Operational reviews etc.
- 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 Bank.
- Coordinate and organize the Business Banking'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.
- Act as the custodian for optimal ecosystem service delivery within the Bank and facilitates the administration and analysis of the client service surveys, as well as the implementation of focused action plans needed to address the gaps identified in ecosystems across various segments.
- Analyze problems and seeks solutions for ecosystem products and services.
- Conduct regular discussions with Credit to ensure process efficiency and quick turnaround for ecosystems clients.
- Co-ordinate sales calls for identified ecosystem opportunities in the CIB, Business Banking and retail space to generate sales leads for the wider network.
- Define, articulate, track and report on success measures for the Business Clients ecosystem strategy and presents at relevant management forums.
- Develop an ecosystem operational plan in alignment with CVPs in SME, Commercial, Corporate and Retail Clients) for execution through the Business segment heads.
- Develop and implement sales and marketing best practices in support of the customer value proposition and customer expectations.
- Drive and manage relevant ecosystems forums and provide input into portfolio reports on excess management, revenue and net profit growth relevant to ecosystems on monthly basis.
- Drive ecosystems sales targets by tracking, measuring, and managing performance across all the across branch network
- Facilitate a working partnership between Credit, the business units and Branches to stimulate business growth without compromising risk and the quality of lending.

- Give direction to the regional teams regarding financial budgets and forecasts in line with strategic objectives, business and operational risk, socio-political and economic market forces.
- Identify strengths and weaknesses in the Business Clients segment to ensure that suitable tactics are implemented to address concerns and maximize strengths through ecosystems.
- Lead the execution of Business Clients strategy plans with regards to ecosystems (in partnership with the segment heads) and drives the operationalization and implementation of ecosystems.
- Liaise with relevant stakeholders to analyze, identify, and address performance challenges and service gaps.
- Manage the operational risk for ecosystems within the regulatory and compliance framework of the Bank.
- Monitor and manage (in collaboration with key business partners) SLAs (service level agreements), standards and turnaround times for ecosystems in line with customer value proposition and retention requirements.
- Perform a proactive champion role within the catchment, with relevant stakeholders, to ensure that the customer experience levels are maintained (e.g., facilitating resolution of ecosystem queries and /challenges).
- Provide adequate support for the successful acquisition of generated sales leads to deepen the ecosystem score for CIB and Commercial Banking clients and the Wealth Group.
- Research and analyze the market to understand key business drivers, influencers, and competitor activity to use as input into ecosystem operational plans.
- Support the sales team to resolve escalated customer complaints as it relates to ecosystems.
- Track achievement of sector financial targets through ecosystems and reports on indicators such as, revenue, ROEs and shares a monthly report with the segment heads.
- Use MIS to identify and make recommendations related to ecosystem operational plans.
- Develop measures specific to tracking ecosystems activities and penetration and conducts research to provide inputs and insights into ecosystem strategy and execution plans.
- Develop, implement and manage measurement systems to ensure an efficient and accurate MIS structure that enables insights for developing ecosystem strategies and plans.

Customer Service Management 20%

- Proactively and professionally support Relationship officers to manage client experience by providing appropriate on job training and coaching on ecosystem 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.
- Maintain constant dialogue/sharing of information with other departments (Retail and Corporate Credit, Corporate Banking, SMU, ICU, Treasury and Legal).
- 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 service levels in branches to exceed customer expectations
- Build a motivated, committed and focused Branch team, 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 and discuss and agree plans with direct reports.
- Collaborate cross-functions to provide high standard of service delivery of ecosystem products and services
- 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 BB 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

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 Bank.
- 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 Administration or any other related field
- At least 5 years of experience in business Leadership
- At least 3 years experience in running Ecosystem banking

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
- Operational Risk Management
- External market awareness
- Strong negotiation and influencing skills
- Performance Management

Qualifications

Bachelors Degree and Professional Qualifications - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets all of the requirements), 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 at junior specialist level, 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 all of the requirements)

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2. Head of Transactional Banking

Locations Head Office NBC

Time type Full time

Job requisition id R-15963920

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 facilitating the development, delivery and management of cash and Trade management products to a demanding portfolio of Commercial and SME clients. The role holder will have specific accountability for delivering the overall growth of the Transactional banking unit. This includes Implementation of acquisition, Retention, and expansion strategies for all segments.

Job Description

Accountability: Sales and Services 30%

- Maintenance of the client relationships for “priority” clients
- To provide guidance and support to the cash and trade management teams on the identification and closure of client transactions across the portfolio.
- Monitoring of sales targets and deal pipelines to ensure targets are achieved.
- To drive initiatives that require cash and trade management support such as liability drives as well as off-balance sheet assets.
- Provide solutions and structures for client’s transactional requirements both cash and trade finance including structured trade commodity finance.
- Provide solutions and structures for client’s financial securities custody requirements.
- Drive Sales of new cash and trade management solutions.
- Assist Commercial and SME Sales teams develop relationship plans for their client base.
- Create the suitable structure for the best trade finance 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 trade finance and cash deals. 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 and the Foreign Trade Service to deliver seamless after sale service for Trade Finance transactions.
- Reconciliation and corrective action responsibility for accounting of portfolio clients, benchmarking closed pipeline deals/transactions against NBC trade reporting to ensure no income leakage.

- Coordinate end to end collating and analyzing customer information on Cash and Trade Finance performance monthly by customer and relationship manager. Flag customer accounts showing reduced volumes and initiating remedial action through prescribed action plans.
- Initiate Structured and commodities Trade Finance deals and work closely with group structured team to ensure early closure of the deals.

Accountability: - Business Management 30%

- Responsible for driving the cash and trade management team towards achievement of revenue/ balance sheet targets.
- Ensure performance indicators meet market demands.
- Monitor and drive income across all cash and trade management revenue lines.
- Monitor costs associated with the cash and trade management team including budgets and products developments costs.
- Working with the Group Head of Cash and Group Head of Trade to support the growth of NBC to be the 'Go – To' transaction bank in Tanzania.
- Manage product tariffs for cash and trade management tariffs 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.

Accountability: - People Management 15%

- Responsible for setting team objectives, including revenue targets, (in conjunction with the Business Banking Director).
- Ensure implementation of PDs (inc. PD Plans) for all team members
- 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.
- Responsible for ensuring the cash and trade management team works closely with the relationship management team to ensure relationship plans are met and all cross-selling and sales targets are met.
- Help team members to identify strengths and weaknesses in their own skills and attributes, through regular review and feedback.
- Review employees' self-development plans and ensure training and development needs are accommodated.
- Assist staff to meet NBC Limited Behavior and Values standards.

Accountability: Product Development – 15%

- To facilitate constant product innovation to enable NBC Limited to become a leading cash and trade management bank.

- 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 various sectors including Education, Health, Microfinance, SACCOS, Religious Institutions, NGO's etc.
 - Responsible to proactively manage Dormancy levels for SME and Commercial clients.
 - Work with Head of SME to Manage and Commercialize Business Clubs
 - 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 the CIB and BB team understands all Trade compliance related requirements and highlight gaps to the required authority.
 - Ensure that all regulatory requirements are adhered to.

Education

- Bachelor's Degree / Advanced Diploma / Diploma in Banking, or finance, or any Technology related, or any related qualification (MBA in Finance or Banking is an added advantage)

Experience required.

At least 7 years banking experience with proven track record one of the following areas:

- Banking sales role, SME/commercial digital banking sales
- Banking operations, preferably SME/commercial digital banking
- Products developments, preferably SME/commercial banking

Knowledge & Skills:

- Strong formal presentation skills to gain acceptance to solutions, both internally and externally.
- Strong understanding of payments, collections, and Trade Finance including Structured Commodity and Trade Finance.
- Excellent comprehension skills to understand and interpret industry data and economic trends.
- IT knowledge and skills enough to drive digital banking agenda for SME and Commercial clients.
- Excellent diagnostic skills and rigorous approach to problem solving.

Competence

- Strong 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

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 specialist level, Openness to change (Meets some of the requirements and would need further development)

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