



1. POST TITLE: **IT Digital Channel Specialist**

Head Office NBC

R-15929788

Job Summary

To ensure digital channel availability to customers and management SLA with internal and external vendors. The expectation from the role is digital customers should be able to get all the services 24/7. The bank is expecting the increase of number of transactions and service availability while earning an income increase through digital channel services charges not limited to ATM, Internet Banking, IFEC, and Mobile Banking.

Job Description

ATM Operations, Projects, and Risk related

- Managing all ATM related issues, compliance and projects
- MIS reporting on ATM technical issues and support infrastructure for ATM as per regulatory standards
- Responsible for ATM monitoring process in place and monitoring is done as per agreed and escalation conducted within agreed time.
- Manage ATM commissioning and decommissioning process as per regulatory requirement
- Ensure transparency on ATM infrastructure by developing and maintaining current database of ATM inventory, indicating location, configuration, and operational status
- Managing ATM hardware including sparrow switch, software, processes, procedures support compliance with both internal and external regulatory standards
- Responsible for ATM related project from planning to implementation
- Support and implement changes fixes within ATM portfolio manage and implement controls on the ATM risk related issue eg fraudulent control measure

Managing other digital channels operation, projects, and risk related for internet banking, IFEC and mobile banking

- Managing systems administration by getting the proper access required
- Managing systems monitoring and troubleshooting end to end until resolution
- Responsible for anti-fraud strategies
- Effective escalation on faults related to mentioned systems above per the escalation matrix
- Error handling analysis to avoid major breakouts
- Oversee the future demand of the systems and plan accordingly
- Extract reports per management requests
- Responsible for advising management on the least route to resolve issues and get competitive benefit in digital channels by continuously improving the service and returns to the stakeholders

Incident and Problem Management

- Responsible for taking ownership on all IT digital channels related problems
- Classifies problems, determining priority, impact and category and owning resolution
- Stand in as a solid subject matter expert on all IT digital and ATMs related incidents and problems by determining and digging their root cause
- Co-ordinates analysis and diagnosis of problems and owns the overall action plan to closure including recommending service improvement projects
- Liaises with other external suppliers to ensure that problems are resolved as quickly as possible
- Resolves problem ownership disputes, escalating where necessary
- Ensures that known errors are correctly logged against relevant items
- Ensures that all workarounds are fully documented and communicated
- Ensures that solutions are implemented and communicated to stakeholders
- Performs quality assurance of problem data

Risk Management

- Build relationship with country IT risk and Governance team and provide support wherever required
- Contribute and deliver to the improvement of the risk profile by delivering improved governance, risk management, controls and compliance requirements
- Recommend and implement an effective plan to deliver a satisfactory risk and audit profile for operations & IT and achieve audit and assurance targets (whenever required)

Qualifications

Bachelor's Degrees and Advanced Diplomas - Physical, Mathematical, Computer and Life Sciences, Experience in a similar environment at junior specialist level

APPLICATION INSTRUCTIONS: [CLICK HERE TO APPLY](#)

DEADLINE: 06th April 2022

2. POST TITLE: **Relationship Officer SME**

Morogoro Branch – NBC

R-15929946

Job Summary

- Acquire and manage relationships with Small and Medium Business customers through pro-active and consultative approach in line NBC policies and procedures.
- Utilize customer focus approach to provide holistic financial solutions to basic and complex financial needs by understanding customers' business process cycle.
- Provide differentiated customer experience that support NBC value proposition by maintaining regular contacts with customers to ensure overall satisfaction.
- Manage the quality of assets and liabilities in the portfolio through pro-active monitoring of customers' transactions trends and movement.

Job Description

Sales and Relationship Management

Outputs to deliver this accountability:40%

- Maximize client profitability within agreed targets (Assets, Liabilities, interest and noninterest revenue) by identifying, building, and deepening of relationships to gain incremental wallet share of the Small and Medium Business clients by offering solutions through a wide range of products and services.
- Provide value added engagement, regular face to face meetings, consistent communication with clients by conducting meetings with clearly defined objectives and desired outcome.
- With the support of product specialists, intuitively recognize and understand clients' business cycle, financial goals/needs and proactively provide holistic financial solutions.
- Create and maintain a pipeline of business opportunities and proactively master referrals to grow asset and liabilities portfolio.
- Develop and maintain Customer Relationship Management Plan of Top 10 borrowing clients and Top 10 non borrowing clients
- Maintain accurate and up-to-date records of all actual and attempted client customer interactions (i.e. Call Reports)

Customer Service: 20%

Outputs to deliver this accountability:

- Proactively and professionally manage client experience by providing appropriate answers regarding products and services.
- Promptly respond to customer complaints and constantly provide regular feedback on unresolved issues.
- Keep accurate records of discussions or correspondences with clients
- Effectively co-ordinate client relationship/activities with other department within the bank.
- Educate customers on the banks products, services and procedures.
- Use client feedback to improve product and service offering

Compliance and Risk Management: 20%

Outputs to deliver this accountability:

- Build awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies.
- Review the 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.

- Check and signoff each on loan applications, legal documents; by taking accountability for accuracy and quality the documents.
- Identify potential problem accounts and communicate appropriate risk mitigating strategies by accessing excess report on daily basis, regular monitoring of client's transactions, .
- Research, read, and network to keep abreast of developments in various industry/sector to ensure adequate industry knowledge and potential risks and or opportunities.
- Drive credit review process (New and renewal) by submitting to credit department all required documents as per checklist, comprehensive call report and renewal documents 90 days before expiry of the facilities.
- Manage down accounts without limits by submitting outstanding financials on time and following up on outstanding securities and updating credit files on regular basis.
- Prompt response on reports related to loan in arrears, excess by calling clients, and communicate resolutions to within 24 hrs.

Team and Networking

Outputs to deliver this accountability;10%

- Attend daily Branch meetings and knowledge sharing meetings
- Conducting maintain constant dialogue/sharing of information with other departments (Retail and Corporate Credit, Corporate Banking, Retail Banking).
- Attend 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.
- Provide feedback into the performance review of other members of Cross function team

Self Development

Outputs to deliver this accountability; 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

Other duties

Perform all other duties as reasonably assigned.

Qualifications

Business Improvement Orientation (Meets some of the requirements and would need further development), Digital familiarity (Meets all of the requirements), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, Further Education and Training Certificate (FETC) - Business, Commerce and Management Studies, Openness to change (Meets some of the requirements and would need further development), Operational administration (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets some of the requirements and would need further development), Quality orientation (Meets some of the requirements and would need further development)

APPLICATION INSTRUCTIONS: [CLICK HERE TO APPLY](#)

DEADLINE: 08th April 2022

3. POST TITLE: **SME Credit Officer**

Head Office NBC

R-15929924

Job Summary

To perform and manage all activities in a way that strict adherence to approved Credit and Provisioning Policy as well as the approved standard credit processes and procedures are maintained.

Job Description

Accountability: -50%

Analysis, evaluation and sanctioning of credit applications and provide recommendations to management.

Outputs to deliver this accountability:

- Ensures that all credit applications are assessed within the agreed SLA time.
- Ensuring that his/her assessment and recommendations of credit applications comply with requirements as per approved credit and provisioning policy.
- Appropriately prepare the SNT and credit template for referral to Head of Credit.
- Perform credit reference checks before processing the applications.

Accountability: -15%

Filing information into customer information credit monitoring files without fail.

Outputs to deliver this accountability:

- Ensure that all registers are marked appropriately and kept up to date.
- Ensure that all appropriate records are filed in an acceptable ways. Files are appropriately stored.

Accountability: -35%

Monitoring performance of clients' accounts and where necessary propose remedial measures.

Outputs to deliver this accountability:

- Ensures that appropriate excesses are diarized and new excess returns filed accordingly.
- Check on daily risk reports and work on exceptions and/or irregular behaviour.
- Provide specific instructions to business and escalate any issue that will need other stakeholders' attention.
- Ensure all facilities are timely reviewed.

Perform other duties as reasonably assigned.

Qualifications

Credit Risk (Meets all of the requirements), Digital familiarity (Meets some of the requirements and would need further development), English, 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), Reasoning (Meets all of the requirements)

APPLICATION INSTRUCTIONS: [CLICK HERE TO APPLY](#)

DEADLINE: 08th April 2022

4. POST TITLE: Lead Generator

Zanzibar Branch NBC

R-15929990

Job Summary

To achieve agreed sales targets in line with the business objectives through pro-active selling of Retail banking lending and deposit products and at the same time providing excellent customer service

Job Description

Sales to Retail Customers 80%

Outputs:

- Deliver exceptional sales performance by identifying and meeting customer needs through selling & cross selling of Bank's consumer lending and deposit products.
- Provide direct "hands on" sales support (quality lead generation and effective follow up) to generate and convert quality leads into sales.
- Participate in sales campaigns to meet specific targets.
- Maintain own sales performance statistics for management information usage.
- Complete account opening and loan documentation together with customers in line with NBC Bank policies and requirements and submit to Line Manager/Team leader for review before submitting to operations for processing.
- When selling loans to Retail customers, complete the financial analysis and statement review on customer accounts. Where customers do not meet the minimum criteria, advise the customer verbally or in writing as the customer requires. Report such denials to the Line Manager on a daily basis.
- Check correctness of each new account application, loan document and all other customer documents.
- Comply with general NBC Operational risk & Rigour requirements e.g. Health & Safety standards and security of premises, KYC and anti-money laundering regulations

Operational rigour and compliance with kyc requirements 10%

Outputs :

- Ensure accuracy of each new account application, loan document and all other customer documents. Lead Generators (LGs) are held personally accountable for accuracy and quality of these and supporting documents that they complete and submit

- Achieve operational rigour excellence in all aspects of procedures and processes personally undertaken to ensure green audit.
- Follow the Retail end to end account opening ensuring new accounts are authorized and KYC compliant. Escalate any items that exceed the agreed service level time lines or where there are unresolved KYC requirements, to the Line Manager.
- Comply with general NBC operational risk & rigour requirements e.g. Health & Safety standards and security of premises, KYC and anti-money laundering regulations.
- Provision of customer service 5%
- Outputs to deliver this accountability:
- Refer to the appropriate department/ team leader any query for products outside his/her portfolio or queries within their products.
- Advise customers as soon as new loans are approved and encourage draw-downs on the new loans and the same should be done for new accounts opened.
- Open scheme loan accounts referred by the Scheme Loans Relationship Managers

Contribute to development of the team and personal development 5%

Outputs:

- Share knowledge and experience with other Lead Generator in the team.
- Deputize for the Line Manager whenever required.
- Agree annual performance objectives with the Team Leader, including specific sales targets. Pursue continued improvement in personal development by participating in development programmes and training

Qualifications

Digital familiarity (Meets some of the requirements and would need further development), Diploma - Business, Commerce and Management Studies, 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 all of the requirements)

APPLICATION INSTRUCTIONS: [CLICK HERE TO APPLY](#)

DEADLINE: 11th April 2022