



1. JOB TITLE: Bancassurance Direct Sales Staff (Fixed Term - 1 Year) (100 Position(s))

Job Purpose:

To drive Bancassurance sales and strategy through effective coordination of sales and promotion initiatives on general and life products to ensure generation of revenues.

Tenure 1 year (Renewable subject to performance)

Location Western Zone, Southern Zone, Lake Zone, Northern Zone, Highlands Zone, Central Zone and Dar Es Salaam Zone

Main Responsibilities

- Drive insurance sales objective of the bank through day-to-day customer visits and selling bancassurance products and services to new and existing customers, while deepening existing customer relationships and maintain operational excellence within the appropriate service standards.
- Acquire new bancassurance customers by appointment, referral solicitation or door to door canvas in the assigned territory
- Educate customers bancassurance products and self-service channels
- Ensure all insurance covers meet required KYC standards as per bank processes and procedures
- Working in collaboration with other bank's team members to drive sales and providing insurance solutions to bank customers

- Resolving customer's complaints and issues on bancassurance including reporting them to proper channels.
- Generate leads, upsell and cross of bank's products and services from the customers
- Participate in campaigns, special projects & events to sell bancassurance products and services
- Identify business opportunity and create relationship for regular selling of bancassurance products & services
- Safe keeping of working tools and marketing materials
- Continuous upgrade and improve sales presentation (avoid miss-selling) and
- Guide customers on claims process

Knowledge and Skills

- A comprehensive knowledge on general and life Insurance products and its life cycle
- Knowledge on banks products, services, and tariffs.
- A good understanding of legislation related to bancassurance and channel delivery.
- Basic understanding of Financial Consumer Protection Regulation
- Knowledge on underwriting and claims processing on insurance products both General and Life
- Technology savvy
- Customer Centric
- Sales skills
- Ability to work in different working environment.
- Analytical and numerical skills
- Negotiation skills
- Good interpersonal and networking skills

Qualifications and Experience

- Diploma/ Bachelor's Degree or its equivalent in Insurance & Risk Management or a Certification in Insurance and risk management

If you are interested in taking up this exciting opportunity, please register and apply by attaching the below documents

i)Your current CV

ii)Your application letter specifying your zone of preference.

Please note that the deadline for receiving applications will be **25th May 2023**. All applications must be done through this portal.

NMB Bank Plc is committed to creating a diverse environment and is proud to be an equal opportunity employer.

“NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it”.

ONLY SHORTLISTED CANDIDATES WILL BE CONTACTED

Job opening date : 17-May-2023

Job closing date : 25-May-2023

2. JOB TITLE: Specialist; Operational Risk (1 Position(s))

Job Location :

Head Office

Job Purpose:

- Oversee the implementation of the operational risk framework within the bank.
- Work closely with the Senior Manager; Operational Risk to identify, assess, and monitor operational risks and provide guidance on risk mitigation strategies.
- Review and improve operational risk management processes, ensuring alignment with the banks risk appetite and regulatory requirements.
- Effective communication and collaboration with stakeholders to support a strong risk culture and promote effective risk management practices.

Main Responsibilities:

Risk Assessment, Analysis & Reporting

- 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.
- Support the business in creation and enhancement of Risk Registers.
- Ensure that the business conducts Risk and Control Self-Assessments (RCSAs) in accordance with guidelines issued by operational risk through trainings and conformance reviews.
- Work with business in setting up Key Risk Indicators (KRIs). Analyze and validate reported KRI results ensuring identified control improvements are captured on the respective business risk registers.

- Analyze and validate reported risk events, map identified control failures/improvements to respective risk registers.
 - Analyze, reconcile, and validate reported operational losses. Validate closure of remedial action plans to deter recurrence of similar incidences and operational losses.
 - Follow up on the progress of risk and control remedial action plans (e.g., Arising from RCSAs, risk events, KRIs etc.), chasing updates on actions, validating closure and escalating issues as necessary.
 - Perform departmental operational risk assessments and produce MI for governance committees (e.g., RCC, etc.) and the board.
 - Follow up on the progress of actions arising out of governance committees (e.g., RCC, etc.).
 - Ensure adherence to the risk management framework in identifying, controlling, monitoring, and reporting of risk.
 - Ensure that the risks associated with new and changed products, services and business strategy are sufficiently assessed and mitigated.
 - Proactively communicate with the Senior Manager; Operational Risk on operational risk issues and escalate significant issues as appropriate.
 - Proper identification of gaps in assessed departments/ designated assignment(s).
 - Analyze data to identify risk trends and control weaknesses and to support risk recommendations.
 - Analyze and summarize raw data from the Governance and Compliance Manager (GCM) system in a meaningful way to stakeholders, ensuring key issues and messages are communicated concisely and effectively.
 - Produce timely and accurate monthly (and ad hoc) reports to Operational Risk and Management.
 - Consolidate operational risk MI received from business functions (e.g., RCSA, KRIs) to produce detailed and summary reports as required.
- **Advisory & Guidance**
 - Develop and maintain strong relationships with business units and key stakeholders to understand their operational risk profile and provide advice and guidance on risk management best practices.
 - Assist the line manager in providing subject matter expertise on operational risk and helping business units identify, assess, and control risks.
 - Collaborate with business units to develop risk mitigation strategies that align with the banks overall risk management framework and provide input to the line manager on the effectiveness of these strategies.

- Support the Senior Manager; Operational Risk in providing guidance to business units on risk management policies and procedures and ensure that they are effectively implemented and adhered to.
- Assist in facilitating risk-related discussions and decisions, including risk assessments, risk reporting, and risk mitigation strategies, and provide input on the effectiveness of these activities.
- Provide regular updates to the line manager on risk management initiatives and progress and identify opportunities for improvement.
- Conduct training and awareness programs to business units on operational risk management best practices and help promote a strong risk culture across the organization, under the guidance of the Senior Manager; Operational Risk.

Knowledge and Skills:

- A practical knowledge and understanding of risks, controls, risk management tools and methodologies.
- Exceptional MS-Excel skills
- Understanding of the core retail and commercial banking product set.
- Understanding of basic risk management concepts (e.g., risk assessment, control evaluation)
- Operational risk management/audit experience
- Analytical skills
- Risk management technical skills (e.g., risk assessment, control design)
- Teamwork
- Quality & accuracy
- Good written and verbal communication skills
- Innovative – Create appealing and innovative project concepts.
- Time management – Ability to juggle priorities and execute at speed individually and as part of a team.
- Good understanding of the main operational processes within the Businesses
- Good understanding of the procedures and control framework relating to those areas.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Business related studies
- Banking Experience of more than 3 years preferably in Risk management or Audit.
- Experience working in a role involving the development and reporting of MI.

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Only shortlisted candidates will be contacted

Job opening date : 17-May-2023

Job closing date : 31-May-2023

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