



## 1. JOB TITLE: CBS Specialist (4 Position(s))

### **Job Location :**

Head Office, Hq

### **Job Purpose:**

Support and create interfaces for Core Banking Systems (CBS) and be responsible for resolving incidents at a Level 2 in the back-end Core Banking Application systems. Support End of Day (EOD) operators and coordinating Level 3 support issues for all back-end Core Banking Application systems with offshore support teams for proactive and active support.

### **Main Responsibilities:**

- Core Banking applications support at application layer.
- Responsible for Level 2 issues related to all core applications except the in-house developed applications
- Responsible for support of EOD/EOM batches.
- Responsible for User Acceptance Testing (UAT) Application changes.
- Support of day-by-day operations & performance of Core Banking System
- Manage efficient & effective running of End of Cycle (EOC) operations (EOD, EOM, EOY) to ensure CBS is available to users well on time.
- Creating and configuration of Systems interface, making sure that third party systems are able to interface with Core Banking Systems.
- Automating back-office Operations using third party systems through Core Banking system.
- Service Desk's 2nd level technical support for CBS queries & incidents (Live, Data Warehousing, UAT, Report)
- Escalation to 3rd level support (CBS Vendor– Onsite & i-Support)
- Follow-up & feedback on incidents escalated to CBS vendor.
- Customer Call Centre's 2nd level customer support for Core Banking Systems system related queries & incidents
- Log all CBS and EOC incidents encountered in the section to the Service Desk
- Provide updates and submit monthly reports to the Senior Manager.
- Attend weekly meetings with section staff to resolve issues and implement continual improvement actions.

**Knowledge and Skills:**

- Detailed understanding of the core application products setup
- ICT systems support knowledge and experience.
- Multi skilled in all areas of technology Flexcube, SWIFT, TACH, Opics, network, desktop support, etc.
- Team player that motivates and educates other team members.
- ICT Service Management skills
- Excellent communication skills with internal customers as well as with higher level support teams

**Qualifications and Experience:**

- Possession of at least a Bachelor's degree in Computer Science; Information Technology; Computer Engineering
- ICT Service Management ITILv3 certification
- A minimum of five (5) years' experience in ICT Core Banking support or Applications development.

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Only shortlisted candidates will be contacted.

**Job opening date :** 14-Jun-2023

**Job closing date :** 28-Jun-2023

## 2. JOB TITLE: Senior Credit Analyst (3 Position(s))

**Job Location :**

Head Office

**Job Purpose:**

Timely and quality assessment of proposals for credit facilities (new and/or existing) based on sound credit & financial principles with the view of providing expert opinion to the approving authorities for them make informed decision /judgement.

**Main Responsibilities:**

- Provide direct (specialist/ professional) credit assessment and evaluation to whether a credit proposal meets criteria and counter-party credit risk falls within acceptable parameters, and independently recommend appropriate credit proposal including terms or conditions where necessary to ring fence exposure in the following but not limited to staff loans, Wholesale, Mortgage loans, MSME, Consumer, Agribusiness, structured Trade facilities.
- Attend and present papers to Retail Credit Committee and Wholesale Credit Committee meetings.

- Prepare and present various credit reports as will be required to various committees.
- Interrogate information obtained to gain a thorough understanding of business parameters, which creates profit/value as well as the associated risks.
- Identify, quantify, and evaluate sources of risks of credit portfolio or individual client and where possible, provide mitigations.
- Provide technical support to other Credit Analysts / Officers, Relationship Officers (ROs)/Relationship Managers (RMs) including coaching to improve quality of the credit proposals recommended for approval.
- Appropriately structure a deal in line with the purpose and cash inflows.
- Review and approve applications up to TZS 50Million submitted to Credit.
- Review applications reviewed by Credit Analysts before submission for approvals.
- Adhere to agreed TAT and CREDCO (Retail and Wholesale) calendars without necessarily compromising with quality of the credit proposals / decisions.
- Attend CREDCO meetings (Wholesale and Retail) held on a weekly basis and provide sound Credit & financial principles opinions to approving authorities for final decision.
- Attend other Credit related meetings from Zones and other business units
- Review credit policy and related manuals and update where necessary.
- Be able to defend own judgement in a manner which does not negatively affect the business relationship.
- Utilize industry and market information available to identify and understand contextual threats to existing and potential clients.
- Build a smooth working relationship with business counterparty at Head Office and branches to improve quality of business proposals and turnaround time on credit evaluations.
- Detect and evaluate shifts or changes in key risk parameters in a business relationship or industry and evaluates the implications of such changes on continued business dealings.
- Work closely with the Credit Risk department members to comply with Risk and Control Assessment (RCA) testing and other quarterly reviews as per BOT requirements.
- Take and/or recommend remedial /appropriate actions for deteriorating exposure identified during review process;
- Leadership roles – mentor, guide and monitor Credit Analysts for timely and quality assessments and evaluation of propositions submitted (new/existing)
- Keep track records of all incoming and outgoing credit applications/memos etc.
- Respond to all audit and BoT queries when need be.

### **Knowledge and Skills:**

- Business understanding of various industry sector Government/ Parastatals, manufacturing, wholesale, Agribusiness, and retail.
- Excellent understanding of credit and associated risks.
- Proven interpersonal skills in a Business or Credit environment.
- Knowledge of Bank Credit Products
- Detailed knowledge of credit analysis techniques
- Analytical and numerate
- Communications and presentation skills
- Negotiation skills

### **Qualifications and Experience:**

- Bachelor's degree or its equivalent in Commerce/ Economics /Finance/Business or other related fields.
- At least 5 years' work experience in credit analysis both corporate and SME credit applications including but not limited to Agri, trade finance, project financing etc.

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