



1. JOB TITLE: Liquidity Risk Analyst (1 Position(s))

Job Location :

Head Office

Job Purpose:

To assist the Head; Market Risk to effectively assess and report on the Bank's liquidity risk.

Main Responsibilities:

- Develop and implement liquidity risk policy within NMB bank.
- Develop liquidity early warning indicators and monitor mitigations for Management reporting.
- Understand the principles of prudent liquidity management and reporting, both internal and BOT requirements.
- Ensure that a snap check programme is implemented and maintained.
- Report on the value at risk, stress testing, liquidity, and profitability across the range of products traded.
- Ensure that liquidity positions/reports are accurately and timely reported and explanations are provided for any major change/movement.
- Develop and report on the bank's funding plan, including modeling alternative funding strategies.
- Monitor the liquidity tolerance level as approved by the Board and report to Asset and Liability Committee (ALCO).
- Analyze and quantify risks associated with liquidity in retail and wholesale products, particularly relating to counterparty behavior and treatment under internal and regulatory liquidity regimes.
- Review and re-calibrate, on at least an annual basis, all behavioral liquidity assumptions and submit updated assumptions to NMB ALCO for approval.
- Develop assumptions for Stress Testing scenarios and monitor the same during Stress Testing quarterly.
- Ensure that Liquidity contingency plans (short and long term) are up to date, ALCO approved and tested as per approved frequency.
- Perform risk assessments and gap analyses over liquidity and capital risks.
- Monitor the funding concentration in line with adequate mix of assets and liabilities as per the bank's strategy.
- Monitor the funding strategy on managing liquidity in different currencies.

- Improve liquidity risk management practices (measuring, monitoring, and reporting)
- Work with other business areas in Risk, Retail, Wholesale and Financial Markets and support Market Risk management in business or departmental wide initiatives.
- Provide analysis for work with external parties such as regulators and ratings agencies.
- Recommend and implement improvements to risk analytics and reporting, thus improving the risk decision making process.

Knowledge and Skills:

- Excellent communication skills both written and verbal.
- Excellent interpersonal relationships
- In-depth knowledge of treasury and financial risk management, in particularly ALM in banking
- In-depth knowledge of banking book liquidity risk
- In-depth understanding of financial and capital markets
- Knowledge of economic fundamentals
- Knowledge of banking book balance sheets and accountancy
- Knowledge of banking products and capital market instruments (including derivative instruments)
- Computer literacy
- Financial modeling, statistical analysis, and financial analysis
- Strategic business focus, Self - initiative, determination, and passion to succeed, Leadership and motivation skills, Ability to work under pressure, Delivery, and control oriented, Systematic and methodical, Problem solving and analytical skills

Qualifications and Experience:

- Bachelor's Degree or its equivalent in a Finance-related field.
- ACI dealing certification is mandatory.
- Minimum of three (3) years of work experience as a Liquidity & Market Risk Analyst or Financial Analyst in a financial institution.

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Female candidates and people living with disabilities are strongly encouraged to apply for this position.

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Only shortlisted candidates will be contacted.

Job opening date : 13-Jul-2023

Job closing date : 28-Jul-2023

2. JOB TITLE: Senior Analyst; Client Origination (2 Position(s))

Job Location :

Head Office, Hq

Job Purpose:

To evaluate counter-party credit risks associated with Wholesale Banking lending at the client interface, with the primary objective to contain credit risk within acceptable parameters. Also, He/she has the responsibility to develop and maintain close relationships with the broader lending, Structured Trade finance and co-financier community with a view to facilitating the syndication and co-financing of sovereign (public sector) and non-sovereign (private sector) borrowing customers and originate and execute syndication and co-financing transactions across Wholesale Banking customers.

Main Responsibilities:**Strategic Focus**

- Provide direct (specialist/ professional) credit evaluation services at the customer interface and apprise client application timely within short Turn Around time.
- Identify credit and risk management requirements at the source of the deal negotiation/ business proposal.
- Conduct credit evaluation interviews during deal negotiation to obtain sufficient and appropriate information to evaluate business risk and deal viability, from a credit risk perspective.
- Decline non-viable deals at source, however, works in partnership with Head, Wholesale Client Origination, Relationship Managers and clients to identify alternatives that could bring deals/ proposals within risk acceptable parameters relative to profitability.
- Support other teams in department to develop high quality credit solutions to customers and recommend appropriate facilities in line with risk evaluation with the view of obtaining fast credit approval from credit decision maker.
- Present and defends own judgement and senior credit evaluations to clients in a manner which does not negatively affect the business relationship.
- Present and defend credit proposals to CREDCO& BCC to seek for their support.

Business Acumen and Market Understanding

- Identify, quantify and evaluate sources of risk in relation to profitability of business proposal and financial viability of the corporation as a whole; interrogates information obtained to gain a thorough understanding of business parameters which create profit/ value as well as the associated risks.
- Utilize industry risk analysis available to identify and understand contextual threats to existing and potential clients.
- Evaluate whether proposals meet sound business criteria and counter-party credit risk falls within acceptable parameters, and recommends appropriate business credit facilities, including terms or conditions of facilities.
- Prepare credit applications providing sound financial and business justification for deals/ proposals within acceptable risk parameters relative to the profitability.

Client Profitability and Risk Management

- Proactively and timely processing credit applications for existing facilities ensuring consistent, thorough and timely submission within agreed bank Turn Around Time.

- Detects and evaluates shifts or changes in key parameters in a business relationship or industry and evaluates the implications of such changes on continued business dealings.
- Analyze information received from client and the client's performance. Establish reasons for risk exposure in excess of credit facilities; evaluate these in relation to business risk parameters.
- Monitors utilization in excess or arrears of credit facilities and assists Relationship Managers in managing the risk exposure.
- Review the correctness of data and information obtained including financials, Risk Grade & Risk Based Pricing calculations before sending for decision.
- Full compliance to legal and regulatory requirements and internal limits.

Relationship Building & Service Delivery

- Build relationships with Credit Originators and Relationship Managers to improve quality of business proposals and turnaround time on credit evaluations.
- Share joint credit responsibility with business.
- Understand the implications of substandard delivery.
- Ensure 100 availability of the service to the wholesale team.
- Identify risks/ barriers to business development that emanate from a client's operating environment and develop strategies to mitigate/ overcome these challenges with the relevant members of the team and the Client.

Portfolio Monitoring

- Monitor and Control quality of portfolio using 'Condition of Sanction' triggers and Covenants. Discussing with Sanctioners deteriorating trends and trigger events if they give cause for concern and advising the Relationship Manager simultaneously.
- Plan and implement annual credit reviews for the portfolio.
- Monitor daily referrals to ensure that clients facilities are managed within the parameters set by credit exercising discretion regarding account conduct based on a close knowledge and understanding of client activities.

Knowledge and Skills:

- Knowledge of the key areas in Wholesale Banking.
- Understanding of key financial indicators and usage of financial analysis to evaluate strategic options and opportunities.
- Robust credit knowledge
- Strong ability to influence, build and /or initiate effective relationships and credibility with others (colleagues, stakeholders and customers).
- Ability to identify, clarify/define and work through challenges towards a defined outcome
- Reflect high levels of accuracy and attention to detail.
- Ability to think in terms of integrated solutions; logical, rational and shows sound judgement.
- Excellent communication skills, both verbally and in writing with the ability to listen actively and with interest and interrogate and interpret information effectively.
- Ability to effectively and strategically influence across the organization.
- Advanced negotiation skills

Qualifications and Experience:

- Bachelor's degree or its equivalent in Accounting or Finance or related disciplines.
- Other relevant qualifications including ACCA/CPA and post graduate qualifications such as an MBA is an added advantage.

- At least 6 years' experience in Banking and/or Financial Services, 5 years being in Credit origination or evaluation.
- At least two (2) years of relevant experience in syndication, co-financing, corporate and public debts financing
- Experience in project structuring, financial modeling, validation and in reviewing of financial statements.
- Experience in leading team(s)

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Job opening date : 14-Jul-2023

Job closing date : 28-Jul-2023

3. JOB TITLE: Senior Network Specialist(CORE) (2 Position(s))

Job Location :

Head Office, Hq

Job Purpose:

Plan, organize and deliver cost effective, efficient, and highly available Core network infrastructure services that efficiently support Data, Voice, and Video

Main Responsibilities:

- Review and validate internal customer/business requirements to create High-Level and Low-Level Network Designs
- Develop, implement, and maintain policies, procedures, processes, standards and guidelines for network resource administration and appropriate use.
- Manage and ensure optimal operation of all Core network infrastructure equipment for the Data Centre Network connecting network segments.
- Conduct research and propose appropriate recommendations on network products, services, protocols, and standards in support of network services' continuous improvements.
- Provide periodic capacity & forecast planning statistics and periodic reports to aid in management decisions.
- Enhance approaches and technical methods used by Networks team/NOC/Field Support for Branch Network support and troubleshooting techniques to ensure smooth branch business operations.

- Review and support Data Centre Networks and enhancement of the existing Network infrastructure through periodic upgrades (hardware & software).
- Administer network systems related to NMB Branch LAN, WAN, Business partners and Internet to ensure optimized performance and quality in a secure manner.
- Work with Network Service Providers & Suppliers to ensure bank's remote channels and business partners integrations are done effectively and completed within agreed timelines.
- Supplier service contract review and SLA enforcement Management as well as bills validation and reconciliation for better cost-effective management.
- Responsible for design, staging, configuration, implementation, and support for VoIP & Contact Centre systems and configurations installations as necessary and custodian of IP Address Management.
- Responsible for managing and executing internal proof of concepts on new technologies to improve network performance.
- Responsible for knowledge sharing to Level 1 Support team & Network Specialists on solutions to un-documented issues.
- Monitoring of network devices and pinpointing of critical issues exceeding thresholds that could lead to downtime, support network users with access to network resources.

Knowledge and Skills:

- Knowledge of bank's products and operations
- Advanced knowledge of Network Support and troubleshooting
- In-depth knowledge of IP networks, Layer 2 & Layer 3 protocols.
- Advanced knowledge of Cisco Wireless LAN Controllers & Lightweight Access Points
- Knowledge of voice, video and data switches and routers, telecommunications protocols and standards, voice and data infrastructure tools and services, QoS design and operation
- Knowledge of Data Centre Network Technologies (DC Interconnect, Cisco Nexus, VPC, Cisco ACI, SAN, UCS, FI etc.) & Voice technologies (E1s, SIP) Routing and VPNs (BGP, EIGRP, OSPF, QoS, FlexVPN, DMVPN, route redistribution, loop prevention, etc.)
- In-depth knowledge of Network Automation tools and Software Defined Networks (SDNs) including Cisco SD-Access, SD-WAN and ACI.
- IT Service Management, Communication and Project Management skills
- Ability to work on own initiative and be a self-starter, prioritizing work with minimum supervision.
- Committed to self-development and enthusiastic about acquiring new skills and embracing new technologies.
- Team player that motivates and educates other team members especially level 1 and field support.
- Ability to manage network service providers, vendors, contractors, and others.
- Strong understanding of encryption technologies over Wide Area Networks

Qualifications and Experience:

- Bachelor's degree in Computer Engineering, Computer Science, Communication Engineering, or related academic field.
- 5 years combined networking, security, telephony, video, unified communications experience Network design, implementation, and support environment.
- CCNP R&S/Enterprise and CCNP DC (aspirations to become CCIE – DC an added advantage)
- Other Network Professional certifications such as ITILv3, CCIP, CCVP, CCDP, CCDE, ISE, PCNSE, Fortinet NSE, Checkpoint CCSA & CCSE, Radware, F5, Arista, AWS, VCP.
- In-depth experience of Cisco IOS, IOS-XE, NX-OS, WAN, VPN, Wired and Wireless LAN technologies.

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4. JOB TITLE: Senior Specialist; Enterprise Architect (2 Position(s))

Job Location :

Head Office, Hq

Job Purpose:

Leading the practice and introducing the overall technical vision for solutions that are intended to address specific business needs, requirements, or problems and to ensure successful implementation of the solutions.

Main Responsibilities:

- Play a leading role in setting the architecture and design for current /new emerging bank products and technological solutions.
- Ensure there is a clear system requirement (technical) for all products/solutions.
- Ensure sign-off of solution design or solution architecture.
- Review, interpret and respond to detailed business requirements specifications to ensure alignment between customer expectations and current or future ICT capability.
- Provide accurate development effort estimates for solutions designed by vendors and internal development teams to assist project managers in project and resource planning.
- Conduct technical impact analysis of proposed application changes and new system design requests.
- Quality assurance that the work has been implemented by either external or internal developers is according to the technical design that was approved.
- Provide detailed system specification document, map business requirements to optimal systems requirements; produce detailed functional/configuration designs/specifications and data architecture to match solution design specifications
- Document application problems and areas of improvement by discussing and evaluating solutions, procedures and processes with the IT team.
- Validate results by testing programs with the Innovation lab and product owners/solution owners.

- Provide reference by writing documentation of all implemented products/solutions.
- Prepare Scrum artefacts including product backlog, spring backlog, and increments.
- Following the scrum methodology to ensure all digital initiatives are implemented in an agile manner and follow the framework pillars and values.
- Regular updating of the sprints documents to reflect the latest status and present the same to the scrum team and management.
- Assist with internal and external communication, improving transparency, and radiating information.
- Coordinate efforts/ activities of all scrum teams involved in each implementation.
- Coordinate System Administration training and hand-over of the system to the first-level support, ICT Service desk, and respective second-level support ICT unit.
- Coordinate User Acceptance Testing (UAT), training and reconciliation process with the respective product owner/business unit, Innovation Lab, and Customer Experience.

Knowledge and Skills:

- Advanced knowledge in software development practices and methodologies including agile/scrum, DevOps etc.
- Deep knowledge of various technology stacks including programming languages, UI frameworks, databases (SQL, NoSQL, master data management etc.), deployment pipelines, containers, caches, queueing, and messaging platforms, among others.
- Advanced knowledge in enterprise integrations and associated patterns.
- Good knowledge of services and APIs overall lifecycle and management
- Good knowledge of different architectural and design patterns applicable to complex and dynamic environments.
- Ability to work in dynamic conditions, and transition quickly between collaborative and individual work.
- Ability to develop prototypes that can guide the development team.
- Ability to establish and manage structures, processes and standards
- Strong planning, organization and documentation skills
- Excellent research, analytical, and problem-solving skills
- Excellent verbal and written communication skills with the ability to interact effectively with people at all levels
- Ability to act as a project driver, facilitating the achievement of required tasks with no or very minimum supervision.
- Business analysis skills particularly for the finance/banking industry

Qualifications and Experience:

- Bachelor's Degree in a relevant field in Computer Science
- Minimum 3-5 years of experience in designing and building software solutions/enterprise architecture/system analyst/scrum master
- Experience in leading teams as a technical lead/architect/scrum master in at least 5 projects of varying complexity and size.
- TOGAF or ArchiMate certification is an added advantage
- Professional Scrum/Agile or project management certification is an added advantage
- Experience in IT projects or System Analyst in the finance/banking industry will be an added advantage.

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