



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.

## 1. JOB TITLE: Card Issuing Specialist

### Job Summary

The ideal candidate for the Card Issuing specialist position at NBC Bank will have knowledge of financial products and services and should have experience in analysis and logical problem solving and must possess report writing skills as well as good communications and business skills. This position is responsible for the over-all support in performance the Bank's Debit, credit, and Prepaid card portfolios for both consumer and commercial cardholders.

- Community Banking & Incredible Bank to optimize welcome, on boarding and retention activities.
- Marketing to promote product awareness.
- Finance to construct income projections; 4) Deposit Operations to provide service level expectations.
- IT to enhance feature/functionality capability. Manage external partnerships and service providers.

### **Job Description**

#### **Key Accountabilities**

#### **Accountability: Business management- 40%**

- Work with Card Business Manager in developing debit, credit and prepaid card strategies that will drive card issuance, activation, linkage, and retention.
- Responsible for credit, prepaid and debit card sales.
- Ensure activation of dormant cards and re-issuing of expired cards.
- Closely manage the Card Business Profit and Loss (PnL).
- Responsible for the initiation of cost saving initiatives and analysis of customer behavior to maximize income while putting controls in place.
- Work closely with the Card Schemes to understand all the existing and new features, amendments and costs/profit mechanism while reviewing the schemes monthly invoices.

- Data analysis of card business fees, revenue, and total number of cards to ensure accuracy for performance evaluations.
- Implementation of customer management plan and process to drive customer activity and enhance customer experience.
- Ensure customer satisfaction is enhanced (Customer queries are resolved in the shortest time possible)
- Work closely with Marketing team to drive card campaigns, on ground activations and partnerships.
- Create and track key performance indicators, conduct industry trends/marketing research, and peer group comparisons.
- Creating product awareness amongst different channels by publishing periodic information and analytics for Debit, Credit and Prepaid Cards.
- Ensure branch network is properly trained on all card products to increase card penetration.

Accountability: Project Management-20%

- Champion product development, product enhancements, product elimination, and new feature/functionality that deliver best in class solutions that lead to optimum customer service, quality, accuracy, and responsiveness.
- Assists Manager Card Business in running with card projects from inception to product launch.
- Be up to date with market innovation and trends on the card space and ensure NBC remains relevant and competitive.

Accountability: Operational Coordination and Management-20%

- Work hand in hand with Card Operations to ensure cards availability at branches and cards in stock.
- Responsible for preparation of all reports; including but not limited to customer trends, card linking, dormant and expiring cards.

Accountability: Government and controls-20%

- Develop solid relationships with internal and external stakeholders to deliver business activities identified as having the biggest impact to customer and business goals.
- Aim for 100% audit reports and ensure that control procedures and processes are adhered to in card ordering, distribution, and destruction.
- Serve as lead contact for compliance functions related to card specific regulatory requirements.
- Guarantee compliance with scheme rules and regulations to avoid any penalty charges.

Role / Person Specification

Education and Experience Required

- Bachelor's degree in business administration, Finance, Marketing, or any related field
- At least 3 years of Experience on Card business

Knowledge & Skills: (Maximum of 6) Competencies: (Maximum of 8 competencies)

- To perform this job successfully, an individual should have knowledge on Sales, Marketing, Research, Report writing and Analysis.
- Excellent written & oral communication skills
- Ability to explain complex issues simply and the pursue to influence senior stakeholders.
- Track record in launching successful issuing products in international markets.
- Demonstrable ability to deliver innovative products and services when the resources (people, budget) are not under their direct control.
- Fluent in English.
- Pro-activity, vision, and leadership

### **Qualifications**

Administration (Meets all of the requirements), Bachelor`s Degrees and Advanced Diplomas - Office Administration, Customer Excellence - Service Delivery (Meets all of the requirements), Digital familiarity (Meets some of the requirements and would need further development), Enabling team success (Meets some of the requirements and would need further development), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Planning and organising (Meets all of the requirements)

**[APPLY HERE](#)**

## **2. JOB TITLE: Credit Risk Manager : Consumer Loans**

### **Job Summary**

To support the credit risk process through carrying out comprehensive and quality credit risk functions within the credit lifecycle to create shared growth within the boundaries of internal policies and external regulations for Growth Business clients

### **Job Description**

Portfolio Management and Analytics

- Conduct a comprehensive analysis of the performance of the Retail and Micro-SME loan portfolio, utilizing various metrics to identify trends, assess potential risks, and proactively develop mitigation strategies.
- Prepare regular reports and presentations on portfolio performance metrics (delinquency rates, loss provisions, etc.), including timely production and submission of all Group related MI templates

- Conduct in-depth analysis to generate ad-hoc reports as requested by your line manager, providing valuable insights to support strategic decision-making.
- Proactively identify and implement strategies to minimize credit risk within the portfolio. This includes analyzing credit risk factors, developing risk mitigation approaches, and tailoring loan structures to enhance portfolio resilience against potential defaults.
- Conduct stress testing to assess the portfolio's resilience to economic downturns.
- Play a key role in collaborating with quantitative analysts and data scientists to develop and refine credit risk models and scoring systems. Leverage your in-depth knowledge of credit risk principles and industry best practices to provide valuable insights and ensure the models accurately assess borrower risk profiles.
- Lead Scheme Lending Risk Management: Drive efficient and timely scheme lending reviews, upholding policy compliance. Proactively identify and escalate risk triggers to stakeholders, ensuring swift communication and implementation of agreed-upon mitigation strategies.
- Oversee adherence to established credit portfolio policies and regulatory requirements across all processes.
- Will be the credit portfolio committee meetings maestro! This entails ensuring all meetings are scheduled promptly, distributing discussion materials well in advance, overseeing meeting recordings, crafting and distributing minutes, and diligently tracking all action items arising from the meetings.
- Will oversee the end-to-end credit bureau submission process, ensuring data accuracy and adherence to regulatory deadlines. This includes working closely with the branch network to identify and resolve any data quality issues, as well as managing credit bureau disputes arising from these submissions and achieving timely resolution.
- Will act as the guardian of our credit risk management framework by proactively identifying and reporting all deviations from established policies and processes throughout the entire loan life cycle, from origination to servicing and collections. This includes ensuring timely resolution of these exceptions to minimize potential losses and ensure portfolio integrity.
- Will act as the guardian of all credit underwriting team's affordability assessment tools, including calculators. This entails ensuring tool accuracy by implementing changes whenever policy or product rules are updated and providing ongoing support to the team for all these tools.
- Oversee timely collection and reconciliation of loan repayments. This responsibility includes ensuring received payments are accurately matched against expected amounts based on loan agreements. Any discrepancies or shortfalls will be identified and communicated to the appropriate stakeholders for prompt resolution and potential remediation actions.
- You'll thrive in a fast-paced environment where managing credit risk is paramount. Be prepared to work under pressure while continuously expanding your skillset. This includes readily adapting to newly introduced

duties related to credit health, ensuring your expertise stays at the forefront of evolving financial landscapes.

#### Analysis, Evaluation and Sanctioning of Credit applications

- You have a critical role in safeguarding the bank's financial health by ensuring loan approvals are made solely to creditworthy borrowers. This responsibility encompasses a comprehensive credit analysis process, rejecting high-risk applications, and implementing strategies to minimize the risk of defaults and potential impairment losses stemming from bad loan decisions.
- Adhere to established credit policies and regulatory guidelines while analyzing and approving/denying retail loan applications.
- Conduct thorough credit assessments, evaluating financial statements, credit bureau reports, and other relevant information.
- Utilize credit risk models and scoring systems to support lending decisions.
- Recommend appropriate loan terms and conditions based on the risk assessment.
- Maintain clear and accurate documentation throughout the application process.
- Independently evaluate and approve/deny loan applications in accordance with established credit policies and delegated approval limits.

#### Portfolio Growth and Coverage Team support

- Partner with the Business team (coverage team) to design new retail and commercial loan products that meet market demands while maintaining credit risk discipline.
- Analyze product feasibility from a credit risk perspective, identifying potential risks and mitigation strategies.
- Participate in the revision of product policy rules, ensuring alignment with credit risk appetite and regulatory compliance.
- Collaborate in developing automated lending processes that balance efficiency with credit risk controls.
- Communicate effectively with the Business team regarding client performance metrics and credit risk implications.
- Develop reports and presentations on portfolio performance and credit risk exposures for the Business team and senior management.

#### Interdepartmental Support

- You will closely work with both Compliance and Risk teams, collaborating to address all identified review issues. This responsibility includes leading the process of resolving these issues in a timely manner, ensuring all necessary documentation (ICPs - Issue Closure Packs) are completed accurately and signed off within designated timeframes.
- Partner with the Insurance team to ensure appropriate loan insurance coverage is offered and implemented.
- Work closely with the Credit Operations team to review loan applications, ensuring adherence to credit policies and regulatory requirements before disbursement.

- Collaborate with the Security Management Unit to verify and validate security perfection and other mortgage documentation.
- Liaise with the Collections and Recoveries team to identify early signs of delinquency and develop effective recovery strategies.
- Provide ongoing training and support to all stakeholders, especially coverage team, on credit risk management best practices.

#### Team Management

- Provide coaching and mentoring: Guide and support team members in their career development, offering constructive feedback and helping them reach their full potential.
- Develop and implement training programs: Identify training needs within the team and design or source relevant programs to enhance credit risk expertise and skillsets.
- Foster knowledge sharing: Promote a collaborative learning environment where team members can share knowledge, best practices, and experiences.
- Create a succession plan: Develop a plan for identifying and nurturing future leaders within the credit risk team, ensuring a smooth transition for future growth.
- Motivate and inspire: Be a role model for the team, fostering a positive and motivated work environment that values continuous learning and excellence.
- Motivate to and obtain approval from the Head of Retail Credit for any additional headcount for the team
- Perform all other duties as reasonably assigned.

#### Preferred Qualifications

- Bachelor Degree or Master Degree in Accounting/Banking/Finance/Economics/Statistics/Risk Management..
- Knowledge on application software including Microsoft Applications (Excel, PowerPoint) and SAS

#### EXPERIENCE REQUIRED

- Specific experience in portfolio performance management
- Financial Management
- Three or more years working experience in a banking financial institution & Credit Risk Management Environment.
- Experience in building and deploying best practice MI & Reporting functions

#### Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Credit Risk (Meets all of the requirements), Digital familiarity (Meets some of the requirements and would need further development), Experience in a similar environment at junior specialist level, Openness to change (Meets some of the requirements and would need further development), Reasoning (Meets all of the requirements)

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### **3. JOB TITLE: Control Assurance Testing Officer**

#### **Job Summary**

The role incumbent will be responsible to execute assurance reviews through evaluating the effectiveness of internal controls, compliance with policies and adherence to procedures thereby contributing towards management efforts to achieve an improved and sustainable control environment.

#### **Job Description**

Execute Assurance Assignments by adapting the current FLOD Methodology.

- Assisting Assurance Manager to prepare Assurance plans.
- Assist the Assurance Manager in communicating the review timelines, approach, objective, and resources, as per the detailed Assurance Plan, by obtaining contact information from line management for use in the Notice of Commencement communication.
- Support the delivery and Implementation of all KYC related reviews and appropriately remediation.
- Support Retail Banking Branches and Head office unit on identifying control weaknesses and timely remediation.
- Through, based on a pre-determined review plan - identify possible control breakdown before scheduled audits. Arrange for Audit pre-review to highlight areas of weakness before actual auditing taking place.
- Perform assurance Control Adequacy Evaluation (CAE) and Control Effectiveness Evaluation (CEE) reviews (Contracted) by following assurance assignment methodology which outlines the detailed procedures to be followed within timelines and allocated budgets to provide independent assurance opinion on the effectiveness of controls - this action is limited to the compilation and completion of control Demonstrate a good understanding of processes and controls by accurately assessing controls of the Retail Branches and head office units under review and by identifying all weaknesses effectiveness working papers.
- Review controls to improve predetermined risk and to recommend course of action to address control weaknesses identified
- Provide support to Retail branches and head office unit on Managing suspense accounts to ensure timely clearance as per SLA.
- Communicate all control weaknesses continuously to Retail Banking Management in writing after a quality review has been performed by the Assurance Manager on the work papers.
- Assist in reporting identified weaknesses to Retail Banking Management by populating the report template and providing input towards the Executive

Summary/Conclusion of the Draft and Final report, to enable the Assurance Manager to finalize and distribute the Draft as well as the Final report

- Ensure costs are kept to a realistic minimum and are in accordance with Bank guidelines/departmental budget.
- Sharing knowledge with others in order to develop high performing team including execution of assigned e-learning.

#### Business Unit Management Engagement

- Getting to understand the business to enable smooth interactions to facilitate smooth execution of duties. Maintain effective relationships with branches and head office Management.
- Demonstrate convincing skills during assurance assignments by obtaining buy-in and co-operation from Assigned Unit Management regarding individual control weaknesses identified (effectiveness concerns).
- Advise the Assignment Retail Banking Unit Management and Assurance Manager on a continuous basis of the progress and possible concerns identified during an assignment to ensure pro-active engagement and awareness of all possible concerns.
- Maintain a high level of professionalism in all interactions with business and colleagues in terms of verbal and written communication as well as personal appearance, with the application of approved dress code and acceptable norms regarding all written and verbal communications.
- Contribute towards the image of the Assurance team by displaying and adhering to the Absa values.
- Review Audit closure observation documents as per the Audit Report to facilitate timely closure.
- Advice on the observation to make sure risks are mitigated.
- Assist in closing Audit observations by obtaining all necessary sign off and supporting documents.
- Perfuming pre issue assurance on audit findings

#### Departmental Efficiency and Productivity

- Apply effective time management by completing the specific assurance assignment duties as allocated by the Assurance Manager/Team Leader within specified timelines as set out in the Notice of Commencement.
- Maintain a high standard of quality for all work performed (working papers, input towards draft report) by adhering to the minimum requirements as set out in the assignment methodology.
- Contribute towards the operational efficiency of the department by timeously completing the required administrative activities related to finance (e.g. travel bookings), compulsory training and Absa policies, and by adhering to the Assurance Operations Manual which are distributed to all staff.
- Ensure all findings raised add value to the business and focus on control issues.
- Monitor accuracy and completeness of working papers by reviewing papers produced to ensure that all areas of risk have been addressed and appropriate recommendations made.



#### Adhering to Policies and Procedures

- Build awareness, keep up-to date and comply with KYC and AML regulations
- Maintain and keep updated applicable register
- Attend management ad hock requests.
- Ensure to conform to authority mandates at all times
- Keep updated of all circulars, manuals and policies
- Understand/ operate NBC systems and equipment.

#### Manage Career Development

- Proactively identify personal development areas and training needs
- Meet training objectives as set out in personal training and development plan
- Complete all mandatory training assigned

#### Education and Experience Required:

- Bachelor Degree or Advanced Diploma in Accounting or Finance
- A minimum of 3 years experience
- Broad knowledge of banking practice
- Banking Product knowledge
- Banking regulations awareness

#### Knowledge, Skills and competences required:

- Customer service skills
- Familiar with branch operations
- Professionalism –Appearance, Presentation and manner of communication
- Communication Skills
- Risk Management

#### Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, 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, 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)

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## 4. JOB TITLE: Debt Credit Analyst

### **Job Summary**

Overseeing Debt and Capital Market Analyst within CIB, by ensuring timely assessment and evaluation of credit applications (new and/ or existing) while ensuring compliance with applicable internal policies, and external laws and regulations.

A credit profession acting as Debt and Credit Analyst expert to the relationship team and the conduit to the credit risk function for sanctioning purpose.

Responsible for developing practical and appropriate credit solutions (i.e. lending structures through understanding of customer's needs).

Delivering high quality and consistent credit applications/recommendations. Monitor and Control on nominated accounts within designated portfolio (s).

Maintain data integrity in the CCRS and ensuring financial information are updated on regular basis

### **Job Description**

- Accountability: Understanding the Credit/Solutions development:
- Origination and execution across a diverse range of product areas within debt and credit analyst.
- Work as a product specialist directly with our clients at top management level to create and deliver financing solutions through debt financing.
- Develop a strong understanding of market fundamentals and be able to make market-informed contributions on a broad array of financing strategies that address clients' specific needs.
- Design highly tailored presentations for clients to outline solutions to their financing needs such as general corporate financing, acquisition financing.
- Work on live transactions and interact with clients and professionals from across the Bank as you build your network and experience.
- Work closely with Investment Banking teams on client coverage and origination.
- Preparation of credit applications for recommendations to the sanctions.
- Preparation and completion of clients' Annual Reviews.
- Assess the credit risk profile of the corporate portfolio, maintaining alignment with risk appetite by re-balancing any risks or controls that may be required in responses to internal and external factors.
- Work with other stakeholders (eg FM, TB, Risk, and Legal) in structuring credit solutions for the clients and ensuring the appropriateness of the products.
- Responsible for end-to-end credit application processes by the Credit Analysts, including reviewing the submitted credit applications and other relevant documentation, and ensure in-depth analysis of various risks, quality presentation and fast credit approval.
- Provide technical support to the team, ensuring improvement in quality of the credit submissions and hence effectively managed the agreed SLA's.

- Supervising the credit analysis team on ensuring proper monitoring of Risk Triggers, Covenants and other credit conditions, ensuring timely escalation of problematic accounts is done as per internal processes.
- Take and or recommend remedial/ appropriate actions for deteriorating exposure identified during the review process.
- Work in partnership with RMs on new and existing credit applications, providing guidance on credit appetite and consulting with Credit Team as appropriate.
- Liaise directly with the sanctioning office for all credits that are outside local Risk management or the Relationship Manager's personal discretion.
- Attend customer meetings with the Relationship manager if credit related issues are to be discussed/need to be resolved.
- Proactively contribute to embedding agreed change management initiatives in support of process and quality improvements, cost reduction.
- Support and contribute to specific industry focus as determined by the Corporate/Credit teams.
- Accountability: Portfolio management – Monitoring and Control
- Responsible for managing financial information produced by customers.
- Responsible for managing the end-to-end process for risk reports, challenging relationship managers where control lapses or potential risk has been identified.
- Monitor and Control quality of portfolio using Condition of sanction triggers where possible. Discussing with Sanctioner deteriorating trends and trigger events if they give cause of concern advising the Relationship Manager simultaneously.
- Accountability: Teamwork
- Support the Team leaders in delivering effective performance development for individuals within the team.
- Drive proactive application of Barclays guiding Principles both personally and throughout the team and coach and support colleagues within the Team.
- Competencies
- Analytical and numerate
- Communication and presentation skills
- IT skills (Excel Advance Stage)
- Negotiation skills
- Interpersonal skills
- Experiences & Qualifications:
- Proven experience in Debt structuring and financial analysis role at junior management level gained within the bank or at other financial institutions.
- Excellent understand of credit and associated risks.
- Experienced user of CCRS or similar system to analyse, monitor and report on the credit applications.
- Good skills that have been proven in a business or credit environment at management level.
- Accreditation on use of CCRS would be an added advantage.
- Knowledge, Expertise and Experience:
- Debt structuring and analysis knowledge – Analysis and deal structuring.
- Products and services frequently used by customers.

- Detailed knowledge of credit techniques
- Awareness of legislation affecting the Bank and customers having the highest regard for confidentiality

#### Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Credit Risk (Meets all of the requirements), Digital familiarity (Meets some of the requirements and would need further development), Experience in a similar environment at junior specialist level, Openness to change (Meets some of the requirements and would need further development), Reasoning (Meets all of the requirements)

**APPLY HERE**