



JOB TITLE: MI & Impairment Manager

Locations: Head Office NBC

Time type: Full time

Job requisition id: R-15966709

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.

Job Summary

Responsible for managing data transmission between Group IT and NBC, including putting some controls on the data transmitted in order to have assurance of data. Perform data reconciliation between Retail Risk and Finance as well as performing impairment reporting to different stakeholders which should be in-line with the Group Policy. Managing Retail forecasts; STP, RAF, MTP and provide support to business on data intelligence on different models

Job Description

Key Accountabilities

Accountability: Manage and Control Data Quality 20%

- Ensure the quality and completeness of data by comparing the data dump by Group IT and what is in the local server (This is to ensure no loss of data happens)

- Identify any data anomalies and investigate possible causes for them. If necessarily, suggest possible remedies for these anomalies and including supporting to IT solution
- Continuously assess and improve reporting processes, methodologies, and tools to enhance efficiency and effectiveness.
- Manage the end-to-end process for MI reporting, ensuring all reports are accurate, timely, and meet the needs of stakeholders.
- Work closely with the Central Data Team to facilitate the efficient production of MI reports, ensuring all data is sourced, validated, and processed correctly.

Accountability: Reconciliation of reports between Retail Risk and Finance 20%

- Ensure all the input files to be used in the reconciliation are available
- Identify the variables to be used in the reconciliation process.
- Run the latest SAS codes to be used in the reconciliation process
- Investigate the possible reason for the mismatch of data between the two data sets
- Manage the SAS codes and make adjustment whenever a need may arise so as to streamline the process of reconciliation.
- Communicate to Data Centre, Noida on the changes made to the SAS codes and file the coded.
- Getting the sign *offs* from Finance Head and Retail Credit Risk Head for the reconciled numbers between Credit Risk and Finance
- Manage and get sign-offs of RAFDA attestations (For Retail).

Accountability: Retail Portfolio forecasts 20%

- Develop a model for running the Retail forecast; STP, RAF and MTP.
- Develop and document all the assumptions used in developing the models.
- Present to business the final drafts from the model for discussion before agreeing on the final document.
- Manage the reporting of these forecasts against actuals and establish reason(s) for huge deviations.

Accountability: Submission of timely MIS on Impairment 10%

- Identify submission items to be delivered for each workday meeting; WD3, WD10 and WD-5.
- Validation of the impairment numbers from Data Centre, Noida.

- Work on the submissions using inputs from different sources including Impairment numbers from Noida, WO, PWO Recoveries and DCA costs from Collection.
- Getting signoffs of the numbers from Retail CI edit Risk Head and Finance Head.
- Investigate on the impairment MI anomalies and suggest solutions for them and identify different MI requirement for the NBC Impairment committee as per the TOR and submit the MI accordingly.
- Preparation of the MI impairment and analytics for the NBC Impairment Committee.
- Investigate all the matters that will be raising in the NBC Impairment Committee meetings and suggest solution(s).
- Work on other MI on impairment at any time as required by business.

Accountability: Ensure compliance to Impairment Model Risk Policy 10%

- Ensure impairment is done as per Impairment Model Risk Policy
- Identify the key parameters of the impairment model; PD and LGD.
- Study these parameters and ensure that the portfolio is adequately impaired.
- Initiate the DWB process relating to Impairment Model Risk Policy

Accountability: Provide support to business in different models 10%

- Study the models that are being used by the business and which have its impact on credit risk
- Provide support whenever is required to run these models.
- Suggest changes/improvement to them so as to streamline their understanding and interpretation of their final outputs
- Coordinate the preparation and submission of Board pack and other reports that would require details on retail impairments

Accountability: Provide support to Finance and Group Credit Risk & Economic Capital Reporting on Regulatory reporting 5%

- Prepare monthly report for the retail database to be used for regulatory provisioning on retail impairments (Both BoT and SARB).
- Work on the SARB/BoT submission inputs for monthly, quarterly and Yearly reports for retail.

Accountability: Retail Portfolio Write-Offs 5%

- Identify and review accounts that qualify for Regulatory and Internal policy write-offs on a monthly/quarterly basis.

- Seek necessary approval for accounts to be Written Off from HRC and Credit director.
- Perform forecasts on portfolio write-offs and liaise with business and C&R on how to manage the accounts to minimize the impact.

Role / Person Specification

Education and Experience Required

- Bachelor's degree or master's degree in accounting/Banking/Finance/Economics/Statistics/Risk Management.
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- Experience in building and deploying best practice MI & Reporting functions
- Minimum 2 Years in Credit Risk Management environment
- Minimum 1 years in a bank
- Specific experience in portfolio performance management
- Finance Management
- Two or more years working experience in a banking financial institution

If knowledge & Skills: (Maximum of 6)

- Analytical skills
- Ability to work under pressure
- Communication skills
- Microsoft Office/PC skills
- Communication skills
- Interpersonal skills

Qualifications

Analytical Thinking - Advanced (Meets some of the requirements and would need further development), Application of IT systems and tools (Meets all of the requirements), Bachelor's Degree - Accounting, Banking Knowledge (Meets some of the requirements and would need further development), Business Analysis (Meets all of the requirements), Digital familiarity (Meets all of the requirements), English, Experience in a similar environment at junior specialist level, Risk Management (Meets some of the requirements and would need further development)

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