



1. JOB TITLE: **Head Public Sector**

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

- o To directly lead a relationship team(s) covering a portfolio of Public Sector names, Government Parastatals semi-autonomous Government Institutions, Pension Funds, Local Government Authorities / entities under LGA's with specific focus on Central Government.
- o To be a key member of the Corporate banking leadership Team. Driving business performance within that specific business segment.
- o Performance management and coaching of members of the corporate team.
- o To oversee relationship management and sustainability of a portfolio of Public Sector customers with specific focus on the above-mentioned Government entities, building long term relationships founded on efficient and reliable support for their business. This achieved particularly through quick risk decisions and managing consistence and quality of operational services.
- o The primary objective is to maximize share of liabilities contribution in over CIB business, while balancing the requirements for lending, Trade and Working Capital to all such entities vis a vis Reputation risk for the bank.
- o The jobholder will be responsible for business development both with new customers

and with existing customers where they are expected to increase “wallet share”

- o The jobholder will be expected to develop an intimate knowledge of the Public Sector, relevant regulatory framework and demonstrate the ability to meet the senior officials of ministries and Institutions for negotiation of financial transactions. This includes working closely with investment banking teams.

Job Description

Strategy Development 10%

- Undertake market entry strategy review (macroeconomic) and financial service industry analysis, profit generation, competitive analysis for the respect region.
- Undertake strategy reviews of existing businesses on a periodic basis in collaboration with other bank unit's
- Undertake competitor and target reviews; build target lists for priority markets/sectors. Develop acquisition valuation/synergy cases, priority as driven by pipeline.
- Build expert knowledge of Tanzanian market and our current business strategies
- Contribute to overall strategy formulation in discussions with the Head of CIB, Country, Management Committee and Credit Risk, bringing market knowledge, competitor analysis, trade flows and innovative “deal” structures in order that the strategy brings maximum revenue to the bank.

Business Development, Sales, Service and Risk Management 50%

- Execute integrates sales, relationship, and credit strategies that are in alignment with the country business plan to achieve desired revenue and service hurdles.
- Responsible for client satisfaction and relationship profitability, while providing Commercial customers with single point of contact within Public Sector segment in the Bank.
- Provide product units with qualified referrals for cross-sell. Assist in closing deals across other products such as Trade Finance, Cash Management and Treasury Products.
- Use sound judgment in determining potential clients/deals. To Structure deals appropriately to balance risk and reward. Recognize early warning signs and monitor clients to anticipate changes in risk rating. Present concerns and solutions to mitigate potential future risk to the business.
- Partner within other business units (i.e. Retail Banking, Treasury etc) to ensure ongoing and appropriate communication to support overall client and franchise objectives.
- Maintain frequent interaction with centres` of influence, diverse industry segments, community leaders, regulators, and senior business contact.

- Liaise with various stakeholders in corporate risk management including Lawyers, Insurers, Valuers, Collateral Managers, Central Bank and Government registry to ensure quality of Bank assets at all time and assurance of secondary mitigations.
- Overall accountability for ensuring excellent relationship between clients and the bank, including good relationship between management.
- Grow the Segment team portfolio profitability by identifying new and existing customer potential including sales opportunities and new product promotion initiatives.
- Formulate business development strategies and objectives for the segment to meet changing market needs.
- Monitor results of customer's surveys for the industry against target service quality standards.
- Monitor levels of complaints and quality of handling for the industry portfolio.
- Proactively research competitive threats/opportunities within the team's market and geographical.
- Communicate all key messages to customers including agreed service standards, negotiated pricing, relationship team contact points (including introductions to new personnel) and new product changes.
- Conduct annual and if appropriate, interim reviews of customers borrowing facilities.
- Determine the products that are most effective in meeting customer's needs and be able to sell these at short notice both reactively and proactively.

Business Management 20%

- Manage performance of the industry team against key financial (risk-adjusted contribution) sales, service, and operational targets.
- Champion, manage and monitor implementation of change impacting the industry team and arising from central and local corporate change programmes.
- Consult customer owners/managers on financial/credit issues and general business practice/ideas.
- Develop Customer Relationship Plans for customers in portfolio.
- Work closely with the Corporate Director in driving and delivering business performance in the country.
- Research, create and follow up on target list for potential new business
- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution.

- Control and manage quality of the portfolio, using available triggers and adherence to Risk Management guidelines and policies.
- Deputize the Corporate Direct in his absence attending country CMC and other leadership forums on behalf of Corporate Banking Department as needed.

Staff Management 20%

- Lead the RM's and Operational Bankers within the Corporate Banking Team using a team base management approach.
- Help team members to identify strengths and weaknesses in their own skills and attributes, review their self-development and ensure training and development needs are accommodates.
- Coach team members on relationship management, service quality and risk.
- Assess manager's performance against contract. Review and input to Performance Development Reviews.

Technical skills / Competencies:

- Outstanding relationship and interpersonal skills
- Sales and negotiations skills
- Team player
- Credit risk and structuring skills
- Where appropriate, specialist industry knowledge of industry
- Communication skills

Knowledge, Skills and competences required:

- Detailed knowledge of the PSI product set
- Comprehensive understanding of products available in NBC
- Detailed understanding of our Pan -African corporate representation and capability
- Broad knowledge of our wider geographic capability
- Broad understanding of policies and strategies within the country as they relate to the demands of customer base
- A good knowledge of products & services available in the Retail sector is also required to satisfy the individual financial needs of business owners / key individuals
- Broad understanding of competitor positioning and detailed understanding of NBC area of competitive advantage
- Detailed understanding of country and CBRM guidelines and credit risk policies

Preferred

- Knowledge of banking and financial environment in Tanzanian and neighbouring countries
- Banking and Government systems in Tanzania
- MBC/Degree in Banking
- Commercial or related qualification would be an advantage.
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Experience

- Minimum 7 years experience in Corporate Banking (PSI) in emerging markets
- Proven experience and expertise in credit risk analysis
- Sound track record of relationship management
- Proven networks within the Business banking field in emerging markets

Qualifications

Analytical Thinking - Advanced (Meets all of the requirements), Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Commercial mindset - Senior (Meets all of the requirements), Customer Excellence - Service Management (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Experience in a similar environment at management level, Leading people - Leadership level (Meets all of the requirements), Openness to change (Meets some of the requirements and would need further development)

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2. JOB TITLE: **Relationship Manager - SME**

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

- Support Head of SME Banking in effectively achieving revenue targets, deliver excellent service and meet productivity targets.
- Develop and manage a high-performing sales team of Relationship Officers through coaching, talent management programs and specialized training programs.
- Support SME's regional managers and Ro's on processing their application from the approval to payment.

Job Description

Business Management - 40%

- Achieve agreed asset targets by managing and supporting a team of Relationship Officers through offering of a wide range of products and services to SME clients.
- Develop and market the bank's business through contact with SME customers, high net-worth individuals and other prospective clients.
- Support Relationship Officers' sales and performance targets by proactively monitoring and acting on Daily Scorecards, Monthly financial and Operational reviews, Call Reports, and pipeline of business opportunities reports.
- Monitor and manage companies/clients applications at a satisfactory rate of return to the bank.
- Provide value added engagement with other departments and Product Specialists within the bank on assuring customers applications are effectively attended as per the SLA.
- Work with Risk Department in building awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies for the SME Banking Department.
- Coordinate and organize the SME's Lending Forum Meetings constituted to assist the business in managing the review of lending activities on regular basis ensuring that customer recruitment is in line with risk appetite, profitable customers are given the attention they deserve and problematic customers are identified upfront and given proper attention.

People Management and Development - 20%

- Provide a dotted line leadership and supervision to Relationship Officers and other personnel within the department.
- Motivate staff and ensure they are recognized through NBC recognition schemes.
- Create an empowering environment for team members, encouraging individual ownership and initiative.
- Set high performance and productivity standards for team.

- Develop and communicate an annual plan to optimize the resources (Financial, human and physical) as agreed with the Business banking Leadership.
- Involve Head Of SME and in developing the annual resource and capacity plans.
- Build and develop a high performing team, through embedding performance management and coaching. Discuss and finalize performance management plans and ratings for the Regions team.
- Maximize performance Relationship Officers by identifying development of training needs, and ensure coaching or delivery of training takes place.
- Drive employee development and engagement within the cluster and branch teams that results in a high performance climate and culture
- Conduct effective performance management for direct reports
- Monitor and ensure that all Branch Key Performance Indicators are achieved
- Share knowledge experience and best practice with branch managers, relationship managers, branch teams and the broader business.
- Create an empowering environment for direct reports, encouraging individual ownership and initiative and ensure they do the same for all their staff.
- Effective resource management/planning that reflects current and future business requirements, ensuring that the correct balance of numbers, skills and experience, by playing an active role in recruitment and exits of direct reports. This includes evaluating requests from branch managers for additional staff, and may reallocate headcount between branches, within overall area headcount budget.
- Initiate HR processes for direct reports when required e.g. disciplinary process, leave management, learning and development, talent identification etc in consultation with HR
- Acts as escalation point for grievance cases touching on Ro's in the region
- Motivate staff through appropriate recognition schemes.
- Pursue own development to increase personal effectiveness, acknowledging strengths and areas for development

Customer Service Management -15%

- Proactively and professionally support Relationship officers to manage client experience by providing appropriate on job training and coaching on product and services delivery.
- Keep an active and accurate records/log of customers complains discussions/correspondences with clients and provide timely feedback on unresolved /resolved issues.
- Effectively co-ordinate client relationships/activities with other department within the bank.
- Use client feedback to improve product and service offering.
- Participate in weekly performance review, and knowledge sharing meetings with Regional Managers, Branch Managers and Relationship Officers.
- Conducting maintain constant dialogue/sharing of information with other departments (Retail and Corporate Credit, Corporate Banking, SMU, ICU, Treasury and Legal).

- Coordinate local functions/community/governmental and business development activities
- Develop and maintain contact with Product Specialists in other areas of the bank, including Corporate Banking, Treasury, and Retail Banking.
- Understand and articulate aggregated cluster requirements feedback to shape the customer proposition and product offering
- Ensure high quality, knowledgeable service levels in branches to exceed customer expectations
- Build a motivated, committed and focused Branch teams, consistently delivering creative, precise and customer-focused service
- Act as the escalation point for HOT complaints. Visit high net worth or key clients on request from the branch managers and relationship managers.
- Ensure branch network service excellence through continuous monitoring of service scores and with service manager develop plans for improvement. Discuss and agree plans with direct reports.
- Collaborate cross-functionally to provide high standard of service delivery
- Engage in high net worth client meetings as needed for complex scenarios reviews and consultations

Risk, Control and Compliance Management -15%

- Work with Risk Department in building awareness and comply with KYC, AML, and Financial Sanctions and Prohibitions of Business Activity policies for the SME Banking Department.
- Ensure that All Relationship Officers review their portfolio on a monthly basis and ensure that all documentation required (KYC, AML and Sanctions) are up to date, and escalate any unresolved KYC requirements to the relevant mandated holders.
- Ensure Relationship Officers take accountability on the accuracy and quality of the documents, loan applications, ICU checklist and other related documents.
- Ensure the region operates in a compliant manner and adheres to relevant company and regulatory requirements to achieve satisfactory grades in local & Group Audits
- Monitor branch operations and control performance to ensure that branch standards in the cluster are met and where required review branch remediation action plans.
- Review incident reports raised from branches and take required actions e.g. escalation, disciplinary action etc.
- Signoff all dormant account and all other refunds above branch manager limits
- Understand and manage risks and risk events (incidents) relevant to the role.”
- Contribute and deliver to the improvement of the risk profile by delivering improved governance, risk management, controls and compliance requirements.
- Ensure all financial crime matters are addressed on time e.g. annual PEP & HRR,LR reviews
- Control Non-performing Assets to within regulatory and Industry standards

- Hold cost center for network related non-branch expenses such as disturbance allowances, transportation costs etc. responsible for managing costs within budgets for these items.

Change Management -10%

- Comply and keep abreast of all policies, procedures, and circulars updates.
- Ensure self-development pertaining to career path to develop knowledge and skills
- Complete all critical compliance training
- Project manage all major organizational changes within the cluster such as organizational structure changes, IT/system changes or process changes, Process Improvement,
- Communicate strategic changes to branch management and ensure that any target changes are agreed.

Education and Experience Required

- B-degree / Advance Diploma / Diploma or Equivalent qualification in Finance, Accounting, Economics, Business Administration or any other related field
- At least 5 years of experience in Leadership and SME areas

Knowledge & Skills:

- Advanced leadership, people management and team building skills
- Well-developed strategic perspective and forward planning ability
- High impact communication and presentation skills
- Strong Financial and Analytical Skills
- Excellent relationship building skills – both with internal stakeholders and clients
- Highly developed networking skills, both for internal and external network
- Strong problem solving skills coupled with decision making ability
- Business Acumen/Business Awareness
- Business Development
- Credit appraisal skills
- Credit Risk Management
- Driving Customer Experience
- Operational Risk Management
- Stakeholder Engagement
- External market awareness
- Commercial Effectiveness
- Strong negotiation and influencing skills
- Performance Management
- Resource Management
- Cultural and Change Management
- PC skills

Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets some of the requirements and would need further development), Customer Excellence - Service

Delivery (Meets all of the requirements), Digital familiarity (Meets all of the requirements), Effective communication - Basic (Meets all of the requirements), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Product and/or Service Knowledge (Meets all of the requirements), Relationship building (Meets some of the requirements and would need further development)

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