



1. Branch Manager

Locations: Mbeya Branch NBC

Time type: Full time

End Date: May 12, 2025

Job requisition id: R-15974679

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

To drive and deliver exceptional business performance, through the provision of efficient business management, powerful leadership, team development and achievement of operational rigor excellence in branches with up to 20 staff members or branches with single customer categories.

Job Description

Accountability: Business Management (40%)

- Outputs to deliver this accountability:
- Spearhead a holistic acquisition, service and customer portfolio management strategy within the branch comprising of major segments including Corporate, Retail and Business Bank.
- Create an acquisition, service and portfolio management strategy that focuses on customers financial service needs across all products.
- Champion the cultural change needed to reinforce consistent Sales, Service and Portfolio Management disciplines where there is absolute accountability for value.
- Creating a sense of urgency and excitement around the vision and strategy-taking strong action when necessary to ensure individual actions, process and practices aligned.
- Resource, develop and retain a motivated high performing team committed to achieving success. Agree challenging performance and development objectives for all direct reports providing regular feedback/coaching to ensure their maximum potential is achieved.

- Champion high performing team behaviors and work together with branch teams (sales & operations) to achieve great results.
- Represent NBC in local community, actively demonstrating the NBC behaviors to protect and enhance the Brand Champion equality and Diversity issues.
- Pursue own development to increase personal effectiveness acknowledging strengths and areas of development.
- Empower people to encourage individual ownership and drive innovative thinking towards effectiveness and increased productivity.
- Ensure that there are schemes in place to reward, recognize, and motivate to achieve exceptional results.
- **Accountability: Driving Business Direction & Performance (45%)**
- Help the product team to provide customer centric products to support the branch core objectives working with Heads of Product & Segment and other key stakeholders.
- Support and guide People Development to ensure optimal utilisation and delivery - the right number of people with right skills at the right cost to achieve business targets/objectives.
- To partner with Product & Segment teams to shape the business strategy providing direction to the distribution Network change agenda to ensure delivery of the strategy.
- Optimize performance in risk, rigour, and regulatory compliance, people and customer experience, revenue contribution and cost efficiencies.
- Work closely with Finance & Treasury to develop and agree on short/medium term financial plans.
- Develop the strategic alliances with internal and external key stakeholders to enhance further business opportunities.
- Ensure the effective controls and processes frameworks are in place to enable: Compliance with regulatory requirements, Effective operational risk and rigour management, Business resumption and contingency planning, including critical incident reporting and effective implementation of the BCM, Drive controls and fraud awareness through a robust plan across the entire network.
- Regulatory compliance requirements and risk and rigour management
- Review core business processes of liabilities and insurance teams to maximize efficiency of the network operation thereby leveraging business performance.
- Define and implement performance statistics for the sales network, built on a consistent set of performance monitoring and action planning.
- Internal and external benchmarking and a move towards "Go To Bank" status.
- Define and implement performance feedback mechanisms to key senior stakeholders to maximize performance, providing constructive challenge around demand within context of value based management.
- Accountable for Balance sheet of the branch Network.
- Grow the Branch Network P& L.

Accountability: Colleagues (15%)

- Establish 'Winning Together' culture and partner with all stakeholders to ensure a mind-set change in the network helping to embed a sales and performance management culture.
- Work with other stakeholders (internal and external) to develop and implement the best sales and service network within a controlled environment.
- Work with other business in AARO to be able to leverage of their experiences through exchange of the best practices.
- Work closely with AARO Head of Distribution to ensure level alignment and timely support in rolling out initiatives and projects.
- Partner with Corporate Bank managing in the delivery of corporate services through the branch network.

Qualification

Required - Commercial University Degree or Equivalent.

Preferred- Masters Degree in Business Discipline.

Experience

Required

- At least 7 years experience and a Leader with extensive knowledge in Distribution network/Sales and customer Experience.

Preferred

- More than 7 years experience in Senior/Similar role.
- One who has worked sufficiently in Matrix Management.

Knowledge & Skills:

- In-depth knowledge of regulatory compliance, Risk and Corporate governance.
- In-depth Knowledge of business disciplines
- Distribution and Networking skills.
- Management performance
- Experience of managing teams
- Demonstrated experience in operational process management.
- Supplier/Stakeholder/Customer relationship management - internal and external.
- Advanced sales and communication including platform presentations, negotiation and influencing.

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 junior management

level, Leading people - Team level (Meets all of the requirements), Openness to change (Meets some of the requirements and would need further development)

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2. Manager Service Centre - Bunju

Locations: Tegeta Branch NBC

Time type: Full time

End Date: May 12, 2025

Job requisition id: R-15974670

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

Manage overall performance of the service center in terms of set sales, services and operational targets.

Job Description

Key Accountabilities

Accountability: Business management- 20%

- Allocate duties to team members in order to achieve operational targets including prioritization and work schedules.
- Benchmark productivity of the department against industry standards and create measures to improve productivity.
- Review performance against balanced scorecard components as prescribed by the Executive, discuss gaps and agree action plans to close gaps.
- Contribute to the development of business unit strategy for the next 2-3 years by providing a view on potential improvements for products or services and an assessment of the existing situation and anticipated changes in the external environment.

Accountability: People management- 30%

- Manage a team of staff to ensure effective daily operations Manage a team of people to ensure effective daily operations.
- Develop a high performing team by embedding formal performance development and informal coaching. Encourage frequent knowledge sharing between team members

- Create effective workforce and recruitment demand plans to ensure that current and future business requirements can be met. Plans should be revised at least twice a year. Establish and maintain a succession plan for the team
 - Manage a team to ensure effective daily operations
 - Develop a high performing team by embedding formal performance development and informal coaching. Encourage frequent knowledge sharing between team members
 - Determine and analyze development needs for the team and ensure that identified training requirements are budgeted for and executed
 - Establish and maintain a succession plan for the team
 - Interview and recruit new members of the team, including determining appropriate compensation levels with input from Human Resources
 - Create effective workforce and recruitment demand plans to ensure that current and future business requirements can be met. Plans should be revised at least twice a year
 - Review and update the department's organization structure and role description on at least an annual basis to ensure that they are fit for purpose and contain all the accountabilities of each team member
 - Motivate to and obtain approval from the Head of ... for any additional headcount for the team
 - Approve leave requests for team members and create leave plans to ensure adequate coverage
 - Monitor overtime and ensure that it is kept to a minimum. Report excessive overtime to the Head of ... and create plans to address the issues
 - When required, initiate disciplinary processes for team members calling on support from Human Resources when required
- Accountability: Controls - 15%
- Manage the implementation of all processes and procedures as stipulates in all branch operation manuals
 - Ensure all reports and returns are prepared and submitted on time as required
 - Ensure that business continuity plan is up to date and staff are fully aware of it and the responsibilities attached thereon.
 - Build awareness, keep up to date and comply with Kyc and Aml regulations, comply and keep up to date with all policies and procedures.
 - Adhere the procedure for protecting ones id and password.
 - Manage and ensure prompt execution of audit queries/requests
 - Ensure Branch cash balances daily
 - Ensure adherence to safety and security
 - Ensure daily cash position is reported as required
 - Ensure that strong room keys are properly managed as per policy
 - Ensure that hand-overs of keys are properly done
 - Report excess as soon as it arises and arrange for insurance cove

- Ensure that snap checks are done and recorded
- Manage all cash limits in the branch i.e. teller limits and total branch cash limits
- Manage and control effective ATM Replenishment and Balancing
- Manage and control cash movement to and from the branch and confirm security arrangement are in place
Accountability: Drive the achievement of contracted targets in the branch-20%
- Build, develop and maintain high performing team committed to achieving success through others
- Lay down strategies for achieving contracted targets and communicate to branch staff
- Look for new customers and take over business from competitors
- Implement world class management practice to drive branch performance in achieving to branch targets.
Lead the branch in identifying and meeting customer needs through selling and cross selling NBC products and services, implement lead generation and referral systems in the branch.
- Review and evaluate the branch performance in accordance with the strategy manage business risk in the area of responsibility
Accountability: Enhance the unit image in the community-10%
- Identify a network of key customers and role players in the community and build relationship with them
- Create and maintain a high profile in the community
- Participate in the community functions effectively
Accountability: Manage personal career development-5%
- Keep updated with circulars, manuals and policies
- Meet training objectives as set out in personal training and development plan
- Proactively identify personal development areas and training needs
- Possess competent knowledge of NBC products and services and keep updated of changes

Education and Experience Required

- Bachelor degree in Commerce/Banking and finance
- At least 5 years of working experience

Knowledge & Skills:

- Deciding and initiating action
- Learning and researching
- Entrepreneurial and commercial thinking
- Relating and networking
- Adapting and responding to change
- Persuading and influencing
- Creating and innovating

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), Sales Management (Meets some of the requirements and would need further development)

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3. Branch Manager

Locations: Tanga Branch NBC

Time type: Full time

End Date: May 12, 2025

Job requisition id: R-15974660

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Knowledge & Skills:

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- Management performance
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- Supplier/Stakeholder/Customer relationship management - internal and external.

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 junior management level, Leading people - Team level (Meets all of the requirements), Openness to change (Meets some of the requirements and would need further development)

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4. Business Development Officer

Locations: Mwanza Branch NBC

Time type: Full time

End Date: May 6, 2025

Job requisition id: R-15974423

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

Growth of the Micro SME & Agribusiness Business portfolio and Deposits by initiate and support business activities at Branch

Job Description

Key Accountabilities

Growth of quality loan portfolio (Branch targets)

- Onboarding of eligible borrowing customers as per Product Procedure Manuals
- Follow up on pipelines/sale leads to ensure maturity within agreed timeline.
- Identify, explore, and negotiate business (lending) opportunities with existing and new and customers.
- Engaging with external and internal business stakeholders to ensure that the Bank`s interests are properly presented and safeguarded.

Credit underwriting functions

- Receive and review Credit applications and ensure compliance to approved checklist of required documents.
- Liaise with Credit Risk Committee members to ensure eligible customers are visited to validate the information submitted, business and collaterals provided.

- Assessment (credit appraisal) of Micro-SME & Agribusiness credit applications to determine creditworthiness for Bank's financing in-line with Product Procedure Manuals.
- Ensure all credit applications forwarded to HQ for approval were reviewed, discussed, and deliberated by Credit Risk Committee (as per Product Procedure) Attend/address all issues or queries raised by HQ (Retail credit/Business) in collaboration with Credit Risk Committee without compromising procedure.

Loan Portfolio Management

- Ensure approved loans adhere to approved terms and conditions.
- Ensure post disbursement business visits are made to confirm fund utilization and report/take necessary action where deviation occurs.
- Ensure customers' visits are made and reports are prepared as per the Bank's guidelines.
- Ensure proper documentation and record keeping of all approved credit application documents at branch. Facilitate timely renewal/refinancing of eligible existing facilities.
- Review loan portfolio and recommend appropriate interventions to ensure it performs in line with approved performance indicators and targets.
- Help branch to devise and execute turnaround or recovery measures geared to improve quality of loan portfolio. Any duty assigned by supervisor.

Deposit mobilization & Cross selling

- Mobilize deposits from new and existing Micro-SME & Agribusiness customers
- Cross selling of Bank's existing and new products & services Support Liaison role between internal and external stakeholders
- Any duty assigned by supervisor.

Capacity building

- Conduct mass marketing/training with customers (potential & existing)
- Conduct products awareness sessions with branches or external customers

Relationship management & Advisory function

- Develop and maintain business relationships with customers on the Bank's behalf.
- Customer advisor on various business or lending requirements and devise proper credit structuring.

Reporting & Meeting attendance

- Compulsory attendance at Credit Risk Committee, Loan delinquency and collections meetings etc. as directed by authority.
- Preparation and submitting of standard periodic reports or any report as required by management. Any duty assigned by supervisor.

Education and Experience Required

- Masters /bachelor's degree in Agri-business, accounting, Finance, Economics, Marketing, and any other related field with experience in Micro SME & Agribusiness Industry.
- At least 3 Years experience in Micro SME & Agribusiness Lending Business

Knowledge & Skills:

- Deciding and initiating action
- Learning and researching
- Entrepreneurial and commercial thinking
- Relating and networking
- Adapting and responding to change
- Persuading and influencing
- Creating and innovating

Behavioral skills

- Critical thinking perspective
- Good interpersonal, team working/networking with internal and external customers.
- Ability to organize and manage stakeholders' engagements.
- Leadership qualities (innovative, creative, change champion)
- Ability to prioritize and execute tasks in a high-pressure environment.
- Ability to work with minimum supervision.

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), Sales Management (Meets some of the requirements and would need further development)

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