



1. Specialist: Relationship Management (C&B)

remote type: Hybrid
locations: Head Office NBC
time type: Full time
End Date: September 29, 2025
job requisition id: R-15979510

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

- Define and execute strategic client plans that will ensure the development of strong business relationships and the delivery of profitable and integrated National Bank of Commerce Ltd products and services, with the purpose of ensuring client profitability, increased revenue, risk optimisation and consistent service delivery for clients within the Construction, Real Estate and Logistics (CREL) sectors.
- To provide Corporate and Investment Banking coverage and identify financing as well as transactional opportunities within the CREL client base
- Providing excellent customer service and building deep customer relationships within the clients organisational structure at senior levels, (MD, Group Treasurer, Group FD)
- Developing the portfolio through increasing wallet share and winning new business whilst ensuring effective risk management of existing customers and new opportunities
- Establishing and growing a profile as a recognised expert in the CREL sectors

Job Description

Sales and Service:

- Lead the development and execution of strategic client plans (in collaboration with product partners), managing and driving the implementation of these client plans.
- Grow portfolio value in line with agreed targets. This is achieved through cross sell or up sell by providing a variety of products and services to customers
- Conduct portfolio returns (vs. prior year and budget) analysis, cross sell for portfolio, actual revenue and net profit growth analysis and pro-active management of the portfolio pipeline and activities using the appropriate tools.

- Identify sales and services opportunities and offering solutions appropriate for the customer's needs
- Develop critical relationships with client decision makers, regularly and proactively defining and communicating commercial opportunities for new and existing clients
- Utilize all customer contact processes, channels and products to develop a better understanding of customer needs
- Work closely with customer service teams, responding to servicing requests and complaints for customers
- Leverage, engage and collaborate with the Bank's network to ensure that all the Bank's relevant expertise is brought to bear in every client interaction, robust and stable client service is maintained, client results are delivered and that any impediments to client delivery are overcome through the availability of credible internal resources to build and leverage strong long-term relationships with the client's key decision makers
- Work proactively with colleagues across the group to support the growth of business through referrals in living the One Bank mantra
- Promote adoption of digital alternative channels to clients
- Continuously research and analyze the clients' business context, operations and financial performance.
- Coordinate relevant programmes for each client (including thought leadership sessions, entertainment and collaborations on corporate social activities) and participate in key decision-making activities by the client to ensure that the Bank is always in the clients' share of mind.
- Proactively raise the profile and reputation of the Bank in the local community

Business Focus:

- Support in the overall management and coordination of the client relationships and CREL sector strategy including the provision of input into the strategic direction and value proposition of the Bank.
- Maintain detailed and current understanding of external markets (at country, sector and client level) to ensure that new opportunities for the Bank are capitalized and threats are quickly identified.
- Maintain a proficient knowledge of products, services and capabilities across the Bank (in all relevant geographies and specifically the CREL sector) to ensure relevant and informed client conversations.
- Drive and own annual budgets together with product houses and monitor actual performance against budget, drive product cross-sell and client profitability.

- Manage overall client cost and revenue including the monthly tracking of revenue contributions per client as well as the understanding of key drivers and variances to proactively respond to threats of reducing opportunity.
- Conduct set routine activities such as weekly/monthly reporting, reviewing of pricing, interest rates, concessions etc.

Risk Focus:

- Understand and apply the relevant governance and compliance procedures to activities undertaken and maintain ongoing completion of relevant governance and compliance training
- Drive and provide input to timeous preparation, review, sign-off and motivation of deal forums, new business committee and credit paper submissions (managing end-to-end credit process including facility letters, security perfection, conditions fulfilment, post sanction monitoring and control etc.) and optimally allocate credit limits and manage exposures across product and geography (where applicable)
- Guide the development and review appropriate documentation to complete annual credit review.
- Monitor and manage credit losses and write-offs, pro-active portfolio management resulting in zero losses in the portfolio (including excess management and facility conditions compliance)
- Act as the “first line of defense” in all risk matters relating clients under the portfolio
- Ongoing review of client base for potential high risk clients
- Act as escalation point for any identified risks.

People Focus:

- Continuous learning and self-development through training interventions, secondments, on the job training, shadowing etc..
- Day to day coaching and development of the team i.e. operational bankers, credit/business analysts, peers etc.

Qualifications

Bachelors Degree and Professional Qualifications - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets all of the requirements), 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 at junior specialist level, 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 all of the requirements).

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2. Credit Analyst: Agriculture & Diversified Sectors

remote type: Hybrid
locations: Head Office NBC
time type: Full time
End Date: September 29, 2025
job requisition id: R-15979529

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

- a) To conduct quality credit risk assessments and reviews and proactively manage credit risks associated with clients across Agriculture & Diversified Industrials sectors.
- b) Ensuring timely assessment and evaluation of credit applications (new and/ or existing) while ensuring compliance with applicable internal policies, and external laws and regulations.
- c) Delivering high quality and consistent credit applications/recommendations. Monitor and control on nominated accounts within designated portfolio (s).
- d) To work within existing credit policies to structure appropriate bankable solutions for the client and manage all other credit related issues for a portfolio of clients.

Job Description

Key Accountabilities

Understanding the Credit/Solutions development:

- Compile reviews, amendments and new applications to the appropriate lending authorities. Monitor the client performance on a continuous basis, in addition to performing annual reviews of clients, to ensure early detection of a client's business or operating environment.
- 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.
- 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 RM, 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.
- 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.

Risk Focus:

- Understand and apply the relevant governance and compliance procedures to activities undertaken and maintain ongoing completion of relevant governance and compliance training
- Drive RWA efficiencies through ensuring that the data in terms of Default Grades (DG's), Loss Given Defaults (LGD's), limits and review dates are correctly captured on the Bank's credit systems and adequately supported in the credit systems.
- Drive and provide input to timeous preparation, review, sign-off and motivation of deal forums, new business committee and credit paper submissions (managing end-to-end credit process including facility letters, security perfection, conditions fulfilment, post sanction monitoring and control etc.) and optimally allocate credit limits and manage exposures across product and geography (where applicable)
- Guide the development and review appropriate documentation to complete annual credit review.
- Monitor and manage credit losses and write-offs, pro-active portfolio management resulting in zero losses in the portfolio (including excess management and facility conditions compliance)
- Act as the "second line of defence" in all risk matters relating clients under the portfolio
- Ongoing review of client base for potential High-Risk clients
- Act as escalation point for any identified risks.

People Focus: -

- Support the Team leaders in delivering effective performance development for individuals within the team.

- Drive proactive application per guiding Principles both personally and throughout the team and coach and support colleagues within the Team.

Role / Person Specification

Competency

Analytical ability. Attention to detail. Presenting and communicating information.

Delivering results and meeting customer expectations. Planning and organizing.

Formulating strategies and concepts. Entrepreneurial and commercial thinking.

Experiences & Qualifications:

Excellent understanding of credit and associated risks. Previous exposure to or experience in the Primary and/or Secondary Agriculture Industry will be an advantage.

Experienced user of CCRS or similar system to analyze, monitor and report on credit applications. Good skills that have been proven in a business or credit environment at management level. Accreditation in the use of CCRS would be an added advantage.

Knowledge, Expertise and Experience:

Credit Analysis and Sanctioning knowledge (Advanced). Sound Financial and Economics background (Advanced). Knowledge of Risk Management principles and practices (Advanced). Financial and mathematical knowledge (Advanced). Analytical Skills (Expert). Stakeholder Management Skills (Advanced). Secondary Agriculture Industry Knowledge and Background (including firm understanding of industry drivers) (an Advantage)

Qualifications

- Degree/Honours in Accounting or related Finance Degree.
- Minimum 5 years' experience within Credit or Investment Analysis.
- Previous exposure to or experience in the Primary and/or Secondary Agriculture industry will be an advantage.

Qualifications

Bachelor's Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Banking Knowledge (Meets all of the requirements), Business Improvement Orientation (Meets all of the requirements), Customer Excellence - Service Delivery (Meets all of the requirements), Enabling team success (Meets all of the requirements), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development).

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3. Senior Relationship Manager – Diversified Group

remote type: Hybrid

locations: Head Office NBC

time type: Full time

End Date: September 29, 2025

job requisition id: R-15979528

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 lead and manage relationships with large and complex clients across Diversified & Industrials Sectors (e.g., manufacturing, trading, logistics, services), ensuring delivery of tailored financial solutions, sustainable revenue growth, and strong credit quality.

- Providing excellent customer service and building deep customer relationships within the client's organizational structure at senior levels, (MD, Group Treasurer, Group FD)

Job Description

Key Accountabilities

Sales and Service:

- Lead the development and execution of strategic client plans (in collaboration with product partners), managing and driving the implementation of these client plans.
- Grow portfolio value in line with agreed targets. This is achieved through cross sell or up sell by providing a variety of products and services to customers
- Conduct portfolio returns (vs. prior year and budget) analysis, cross sell for portfolio, portfolio, portfolio actual revenue and net profit growth analysis and pro-active management of the portfolio pipeline and activities using the appropriate tools.
- Identify sales and services opportunities and offering solutions appropriate for the customer's needs
- Develop critical relationships with client decision makers, regularly and proactively defining and communicating commercial opportunities for new and existing clients
- Utilise all customer contact processes, channels and products to develop a better understanding of customer needs
- Work closely with customer service teams, responding to servicing requests and complaints for customers

- Leverage, engage and collaborate with the Bank's network to ensure that all the Bank's relevant expertise is brought to bear in every client interaction, robust and stable client service is maintained, client results are delivered and that any impediments to client delivery are overcome through the availability of credible internal resources to build and leverage strong long-term relationships with the client's key decision makers
- Work proactively with colleagues across the group to support the growth of business through referrals in living the One Bank mantra
- Promote adoption of digital alternative channels to clients
- Continuously research and analyse the clients' business context, operations and financial performance.
- Coordinate relevant programmes for each client (including thought leadership sessions, entertainment and collaborations on corporate social activities) and participate in key decision-making activities by the client to ensure that the Bank is always in the clients' share of mind.
- Proactively raise the profile and reputation of the Bank in the local community

Business Focus:

- Support in the overall management and coordination of the client relationships in diversified sector strategy including the provision of input into the strategic direction and value proposition of the Bank.
- Maintain detailed and current understanding of external markets (at country, sector and client level) to ensure that new opportunities for the Bank are capitalised and threats are quickly identified.
- Maintain a proficient knowledge of products, services and capabilities across the Bank (in all relevant geographies and specifically the diversified sector) to ensure relevant and informed client conversations.
- Drive and own annual budgets together with product houses and monitor actual performance against budget, drive product cross-sell and client profitability.
- Manage overall client cost and revenue including the monthly tracking of revenue contributions per client as well as the understanding of key drivers and variances to proactively respond to threats of reducing opportunity.
- Conduct set routine activities such as weekly/monthly reporting, reviewing of pricing, interest rates, concessions etc.
- Ensure the administration and analysis of the client service surveys, as well as the implementation of focused action plans needed to address the gaps identified.

Risk Focus:

- Understand and apply the relevant governance and compliance procedures to activities undertaken and maintain ongoing completion of relevant governance and compliance training
- Drive and provide input to timeous preparation, review, sign-off and motivation of deal forums, new business committee and credit paper submissions (managing end-to-end credit process including facility letters, security perfection, conditions fulfilment, post sanction monitoring and control etc.) and optimally allocate credit limits and manage exposures across product and geography (where applicable)
- Guide the development and review appropriate documentation to complete annual credit review.
- Monitor and manage credit losses and write-offs, pro-active portfolio management resulting in zero losses in the portfolio (including excess management and facility conditions compliance)
- Act as the “first line of defence” in all risk matters relating clients under the portfolio
- Ongoing review of client base for potential high-risk clients
- Act as escalation point for any identified risks.

People Focus:

- Continuous learning and self-development through training interventions, secondments, on the job training, shadowing et.c.
- Day to day coaching and development of the team i.e. operational bankers, credit/business analysts, peers e.t.c

Education and Experience Required

- B-degree / Advance Diploma / Diploma or Equivalent qualification in Finance, Accounting, Economics, Business Administration or any other related field
- Other relevant qualifications including post graduate qualifications such as an MSc/MBA is considered a bonus
- At least 5 years of experience in Relationship Management, Credit or Product environment and Client Service dealing with clients in Diversified & Industrials Sectors

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

- Experience in understanding the business dynamics especially pertaining to the awareness of customer requirements. (3-5 years)
- Experience in managing large and complex clients of varied needs and complexities including Corporate & Project Finance in addition to transactional banking and markets.
- Understand how the various departments of the Bank are positioned to meet the challenges of such customers who operate in multiple sectors

- Working general knowledge of local and international markets, economies, their drivers, industry dynamics, competitor solutions etc
- An up-to-date knowledge of banking products across trade, debt cash management, markets etc
- An up-to-date knowledge of local and international multi-sectoral industry trends and dynamics
- Proven experience of managing large, diversified clientele

Qualifications

Bachelor's Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Commercial mindset - Junior (Meets all of the requirements), 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 at junior specialist level, 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 all of the requirements).

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4. Business Development Officer

Locations: Ifakara Service Centre

time type: Full time

End Date: September 28, 2025

job requisition id: R-15979610

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.
- 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

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, Further Education and Training Certificate (FETC) - Business, Commerce and Management Studies, 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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5. Full Stack Software Developer

Locations: Head Office NBC
time type: Full time
End Date: September 28, 2025
job requisition id: R-15979676

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

Work as part of a Developers team, apply analysis & testing tools, frameworks, techniques and practices to elicit, define and organize business requirements into user stories. And following this analysis, work collaboratively within squads during design & delivery activity with a specific focus on testing.

Job Description

Software Application Development & Integration

- Ideate, design, develop, and provide Level 3 support for end-to-end software solutions across multiple platforms, including web, mobile, desktop, robotics, and backend systems.
- Build and consume APIs, services, and integrations with both internal and third-party systems.
- Develop cross-platform applications using secure, modern frameworks and technologies.
- Write clean, well-structured, and reusable code that aligns with industry best practices.
- Participate in system architecture discussions, solution design, and code reviews.
- Collaborate with cross-functional teams, including DevOps, QA, Product Owners, UI/UX, Infrastructure, Risk, and Compliance.
- Troubleshoot, debug, and enhance existing software applications.
- Write and maintain unit tests, integration tests, and technical documentation.
- Document and demonstrate software functionality using flowcharts, process layouts, diagrams, charts, code comments, and pseudocode.
- Contribute to continuous improvement in development processes and tooling.
- Stay up to date with emerging technologies and industry trends, and evaluate or recommend relevant tools and technologies for adoption.

Risk and Compliance Management

- Collaborate with Cyber Risk and Compliance teams to identify and address key development-related risks and compliance issues.
- Support the implementation of measures to manage regulatory risks and challenges.
- Monitor and review risk and compliance performance regularly, taking corrective actions where necessary.
- Complete required Management Assurance or Risk reports and attestations accurately and on time.
- Ensure that all team members understand and follow documented processes, controls, and risk management frameworks.
- Coordinate with Internal Audit and Management Assurance during audit planning to ensure comprehensive and fair assessments.
- Take ownership of resolving audit findings and closing associated actions.
- Provide assurance for closed audit items and ensure issues are fully addressed.
- Enhance the team's risk profile through improved governance, control mechanisms, and compliance practices.
- Maintain appropriate security controls for servers and databases within agreed thresholds.

Service Level Management

- Support the business in increasing revenue by ensuring high service levels of critical software solutions.
- Reduce time-to-resolution (TTR) for service disruptions through efficient, real-time root cause analysis across complex, multi-tiered systems.
- Lower IT infrastructure costs by optimizing service delivery and performance.
- Act on findings from formal service reviews, including user feedback, reporting, and incident tracking.
- Monitor service levels continuously and implement strategies to enhance customer satisfaction.
- Build strong relationships with key stakeholders to understand business requirements and evolving customer needs.
- Represent the software development function in bank-wide forums and governance structures as required.
- Oversee operational teams to ensure consistent delivery of reliable services.

Required Qualifications

- Bachelor's degree in Computer Science, Software Engineering, or a related field — or equivalent practical experience.
- Proven experience as a Full Stack Developer or Software Engineer, with exposure to multiple layers of the software stack.

- Proficiency in front-end frameworks (e.g., React, Angular, Vue.js).
- Proficiency in mobile application frameworks (e.g., Flutter, React Native, Java, Kotlin, Swift).
- Strong back-end development skills in one or more languages (e.g., PHP, Java, C#, Python, Node.js, Go).
- Experience with MVC frameworks such as Spring, Laravel, Django, or Angular.
- Experience in desktop application development (e.g., Electron, Qt, WPF).
- Demonstrated knowledge of security frameworks (e.g., JWT, OAuth2).
- Solid understanding of relational and NoSQL databases (e.g., PostgreSQL, MySQL, MongoDB).
- Hands-on experience with RESTful APIs, WebSockets, and other integration protocols.
- Familiarity with cloud platforms (AWS, Azure, GCP) and containerization technologies (Docker, Kubernetes).
- Experience with version control systems (e.g., Git), CI/CD pipelines, and automated testing.
- Knowledge of Agile development methodologies and tools (e.g., Jira, Trello, Confluence).

Experience

- Minimum of 3 years' experience in software development.
- Prior experience in the financial services sector is preferred.

Competencies

- Excellent written and verbal communication skills (English & Swahili).
- Strong problem-solving and analytical capabilities; pragmatic and detail-oriented.
- Familiarity with Agile development methodologies (Agile certification is an added advantage).
- Experience working with various databases and Object-Relational Mapping (ORM) frameworks.
- Self-organized with the ability to work independently and manage tasks with minimal supervision.
- Knowledge in business process improvement and management.
- Solid understanding of cross-browser compatibility, user interface design (UI), security principles, object-oriented programming, API development, and multimedia content integration.

Qualifications

Bachelor's Degree - Information Technology, Experience in a similar environment.

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6. Business Development Officer

Locations: Arusha Branch NBC
time type: Full time
End Date: September 28, 2025
job requisition id: R-15979608

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

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

Experience in a similar environment, Further Education and Training Certificate (FETC)

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