



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.

Position: SME Credit Officer

Job Summary

To perform and manage all activities in a way that strict adheres to approved Credit and Provisioning Policy as well as the approved standard credit processes and procedures are maintained.

Job Description

Understanding the Credit/Solutions development 30%

Outputs to deliver this accountability:

- Assess customer's business through the analysis of the business and credit risk associated with the provision of the bank's products and services to the customer
- Develop high quality credit solutions with the view of providing timely and quality credit decisions.
- Be the joint contract for credit management purposes for accountants, solicitors and other professionals.
- Sanctioning of credit applications and or preparation of credit applications for recommendations to the senior sanctions for exposure above personal discretion.

Business Risk Partnership 30%
Outputs to deliver this accountability:

- Work in partnership with RMs on new and existing credit applications, providing guidance on credit appetite and consulting with other product partners.
- Liaise directly with the Head of Credit and or sanctioning office for all credits that are outside own 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.
- Review and sign facility letters and co-ordinate execution of documentation and drawdown of facilities Skill development programs

Portfolio management – Monitoring and Control 30%

Outputs to deliver this accountability:

- 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

Teamwork 10%

Outputs to deliver this accountability:

- Support the Team leaders in delivering effective performance development for individuals within the team.
- Drive proactive application of NBC guiding Principles both personally and throughout the team and coach and support colleagues within the Team

Education and Experience Required

- B-degree / Advance Diploma or Equivalent qualification in Finance, Accounting, Economics, Business Administration or any other related field
- At least 5 years of experience in loan appraisals, monitoring and, or customer acquisition
- An up to date knowledge of industry related developments
- Full and extensive knowledge of NBC end to end loan applications processes

- Proven personal experience of managing customer situations within complex decision
- May have experience in the Business to Business Financial Services Sector
- Fully aware of Industry trends (local and overseas).

Knowledge & Skills: (Maximum of 6)

- Deciding and initiating action
- Financial Analysis and Decision making skills
- Excellent communication and sound financial skills
- Excellent comprehension skills to understand and interpret industry data and economic trends
- Strong formal presentation skills to gain acceptance to solutions, both internally and externally
- Strong Leadership and team-working skills
- Basic IT Knowledge as well as core banking platform i.e. Flex
- Strong formal presentation skills to gain acceptance to business cases, solutions, both internally and externally

Qualifications

Bachelor`s Degrees and Advanced Diplomas – Business, Commerce and Management Studies, Credit Risk (Meets some of the requirements and would need further development), Digital familiarity (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), Reasoning (Meets all of the requirements).

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