



JOB TITLE: Business Development Officer.

remote type: Hybrid

locations: Mwanjelwa Industrial Area

Time left to apply: End Date: April 30, 2025 (6 days left to apply)

Job requisition id: R-15971948

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)

APPLY HERE