

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**

Responsible for client solutioning, service and identification of leads by being a member of the Client Relationship Team (Cross Functional Team; RM, OB and Product Specialists). Assist the RM with sales research, relationship development, needs analysis and be responsible for the day-to-day operations and risk management of client portfolios. Serves as the second point of contact to the client on sales and service issues. Responsible for all operational activities in the Client Relationship Team

Job Description

## **Key Responsibilities**

Sales, Customer Solutioning and Customer Experience: -50%

- Cross sell vanilla products to existing clients and increase the cross-sell ratio of each client ensuring that each client is sorted 100% with appropriate products. The correct need must be identified by the CSO and the adequate product must be sold to the customer to proactively increase the share of wallet.
- Liaise with Product specialist (e.g. Transactional Services, Trade, Global Markets, Debt, Private Banking, Bancassurance etc) relevant to solutioning for vanilla products. Ensure that the client is sorted comprehensively.
- Develop and maintain sales and service contact within the client's organization and key shareholders to ensure effective customer service i.e. a key relationship is required to solution a client
- Act as a principal point of contact in the absence of the Relationship Manager (RM) for the purposes of ensuring continuous customer service as an example if the RM is not available then you will assess the customer's need and put forward an application for approval to credit
- Manage the operational service and risk management aspects of the portfolio, the customer must experience a seamless operation with regards to their transactional needs, and securities to be managed according to the expectation of the client.
- Responsible, where appropriate, to assist, co-ordinate and monitor the introduction of clients to and from other areas of the NBC/Absa Group, in order to increase revenue for the group.
- Monitor, analyze and recommend supporting action (follow ups and timeous and accurate feedback) to improve client service based on Client Satisfaction Surveys and implement corrective measures to improve service delivery to clients.
- Identify potential new clients by building and maintaining a database of potential clients supporting the Relationship Manager and for the purpose of jointly growing the portfolio of clients.
- Arrange product presentations, in conjunction with the Relationship Manager to promote products to new and existing clients.
- Conduct service reviews with clients and implement corrective measures to improve service delivery to the client and recommend actions for improvement based on feedback.

- Responsible to resolve client concerns/complaints within an acceptable timeframe and all complaints received are captured into salesforce system. Recommend action for service recovery to RM and Management.
  - Follow up on transactions in progress to ensure that this is in line with Service Level Agreements (SLA) and act on service level failures and report same to management.
  - Collect and report on all fee income i.e. facility fees, excess fees, raising and valuation fees, etc by monitoring the clients' portfolios in line with applicable transactions.
  - Manage the client visit to be undertaken by the RM by preparing all required documentation and sales material required from analysis of the client group, together with recommendations of sales opportunities or clients' needs.
  - Responsible to identify and manage potential risk and compliance gaps in client's portfolios and recommend and make appropriate corrections. In conjunction you may decide to contact a customer and request updated or information required.
  - Manage and action the pipeline of facilitate quicker payout of approved loan facilities and make recommendations on how to fast track the process if required.
- Risk and Operational Management: -30%
- Understand and apply the relevant governance and compliance procedures to activities undertaken and maintain ongoing completion of relevant governance and compliance training
  - Adhere to the KYC processes.
  - Manage securities with assistance of Risk Control Unit and Securities Management Units with the assistance of the RM.
  - Obtain required documentation from clients e.g. public documents, KYC documents etc to support the opening of accounts.
  - Ensure the Bank's operational risk is mitigated by being informed and knowledgeable on all relevant information that govern the bank's action or alert management of any risk that come to light. The OB must have up to date knowledge of all policies and procedures regarding sales, credit, compliance and processing. All compliance training must be up to date and completed.
  - Follow up with client on outstanding documentation such as security, product, guarantee's etc related and recommend action to the RM if not forthcoming.
  - Responsible for accurate management of client information through manual and electronic updates and the filling of essential client information.
  - Ensure that the clients risk type (low risk, high risk and no risk) is captured correctly and that appropriate remedial actions are adhered to.
  - Manage the risk, legal and bad debt of portfolio by identifying and liaising with all relevant stakeholders.
  - 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 defense" in all risk matters relating clients under the portfolio
- Business Management: -10%
- Attend client meetings to support client servicing, sell vanilla products and to obtain appropriate documents (KYC Account Opening, Security documents, indemnities etc) from customers.

- Follow up that new clients, products and pricing are set up and accurately captured on relevant systems.
- Ensuring the seamless take-over of accounts from other banks and implementations of NBC system by coordinating the inputs of the applicable product houses, credit, sector, and other relevant service providers.
- Develop and maintain good working relationships with Group sector specialists for support in deal closures
- Attend regular meetings held with Cross Functional team and ensure specific action related to the role is carried out and that new and effective ways of working are sought to improve the service to the customer.
- Promote effective and continuous teamwork  
People Focus: -10%
- 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  
Role / Person Specification  
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 4 years of experience in Relationship Management, Credit or Product environment and Client Service (dealing with corporate clients
- 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, cash management, FX, etc
- An up-to-date knowledge of local and international multi-sectoral industry trends and dynamics
- Experience of managing client relationships  
Knowledge & Skills: (Maximum of 3) and Competencies: (Maximum of 4 competencies)
- 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
- Strong solutioning, selling and negotiation skills
- Excellent diagnostic skills and rigorous approach to problem solving
- 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 and banking system knowledge

## **Qualifications**

Commercial mindset - Junior (Meets all of the requirements), Customer Excellence - Service Delivery (Meets all of the requirements), Effective communication - Basic (Meets all of the requirements), Emotional intelligence (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), Reasoning (Meets all of the requirements)

**BONYEZA HAPA KUTUMA MAOMBI**