

## NCBA Bank Tanzania

<b>Job Title:</b>	Manager, Credit Processing & Disbursement	<b>Reports to:</b>	Head Of Operations
<b>Unit:</b>	Credit Operations Unit	<b>Department:</b>	Operations And Technology
<b>Grade:</b>		<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

<b>Job Purpose Statement</b>
Ensuring that high level standards of operations, controls, audit and compliance in loans booking and processing are maintained.

<b>Key Accountabilities (Duties and Responsibilities)</b>		
<b>Perspective</b>	<b>% Weighting (to add up to 100%)</b>	<b>Output</b>
<b>Financial</b>	20	<ul style="list-style-type: none"> <li>• Ensure accurate collection and authorization of all the stipulated revenues and charges related to loan transactions as per the bank's tariffs and approvals.</li> <li>• Ensure that operational errors are minimized by within the teams in order to prevent the bank from incurring losses.</li> <li>• Ensure Prompt resolve or rectification of any delinquencies on facilities arising from internal errors or system challenges</li> <li>• Innovation and ideas generations in better processes, new products and efficiency improvement</li> <li>• Year on year cost reduction actual costs Vs budget</li> <li>• Ensure that all reversals of income and charges are accompanied by the necessary approvals and they are effected and authorized within 6 hours.</li> <li>• Ensure department's expenses are well controlled</li> </ul>
<b>Internal business processes</b>	50	<ul style="list-style-type: none"> <li>• Handling all loan queries raised by the various business units and providing solutions and feedback or forwarding the issue to the system vendor for resolution.</li> <li>• Ensure accurate processing of loan applications, loan transactions and subsequent authorization within the stipulated TAT.</li> <li>• Ensure the accurate marking and authorization of all credit limits as per the approvals given by Credit Risk within the stipulated TAT.</li> </ul>

		<ul style="list-style-type: none"> <li>• Reviewing the corrections received for problematic loan contracts and carrying out the necessary tests before deployment.</li> <li>• Review and authorize all financial and static data originated by imputers in relations to credit facilities amendments &amp; loan instructions within the set authority matrices.</li> <li>• Reviewing the AA suspense reports, identifying any exceptions and taking the necessary action to remove them.</li> <li>• To provide any support which will be required by Credit or Portfolio team especially on reports and other matters related to credit activities.</li> <li>• Support Disbursement Unit whenever required to ensure smooth processing of loans.</li> <li>• Help the team achieve a Departmental Audit mark-satisfactory audit rating.</li> <li>• Ensuring that all loan documents are kept in safe custody at the end of each day.</li> <li>• Making sure that all approval conditions are well indicated in the loan processing documents.</li> <li>• Maintain a tidy workstation &amp; ensure customer confidentiality is maintained at all times.</li> <li>• Provide support to any bank project or initiative as called upon or assigned to.</li> <li>• Support the TZ and Uganda teams by assisting them in resolving any system operational issues they may encounter in credit matters.</li> </ul>
<b>Customer</b>	20	<ul style="list-style-type: none"> <li>• Managing all customer complaints and queries by resolving or escalating all delinquencies on facilities arising from internal errors or system failures.</li> <li>• Ensure Department customer satisfaction index of above 70% with nil issues noted about self.</li> <li>• Ensure call abandon rate of self and team is &lt;10%.</li> </ul>
<b>Learning and growth</b>	10	<ul style="list-style-type: none"> <li>• Ensure that there is proper succession plans for key roles and career development for direct reports.</li> <li>• Career development through coaching, mentoring, job rotation &amp; developmental projects.</li> <li>• Manage own leave and that of direct reports in liaison with the supervisor.</li> <li>• Ensure that my direct reports and I achieve at least 40 hours of learning/training through E-learning, Internal &amp; External training activities.</li> </ul>

## Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	2
Indirect Reports	0

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
<u>Internal</u>  ICT Risk and Compliance Credit risk BRS Customer care	<u>External</u>  System vendors Customers

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.
Managerial

Work cycle and impact: time horizon and nature of impact (Planning) (e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)
2 weeks – 1 month

Ideal Job Specifications
Academic: Bachelor's Degree  Professional: Professional Banking Qualification (ACIB) is an added advantage  Desired work experience: 7 Years

NCBA Bank Core Value Behaviours (Performance Drivers)
<b>DRIVEN:</b> - We are passionate, make bold decisions and learn from our failures. We seek new challenges and appreciate different views constantly raising the bar. We explore our full potential. <b>OPEN:</b> - Our interactions are candid, honest and transparent. We listen to each other and our clients. We are inclusive and always respect each other.

<b>NCBA Bank Core Value Behaviours (Performance Drivers)</b>	
<b>RESPONSIVE:</b> - We are proactive, act quickly and resolutely to deliver results. We put our customer's interests at the heart of all that we do. We keep it simple and seek new ways to improve.	
<b>TRUSTED:</b> - As a trusted partner we do what is morally right always. We keep our word. We are accountable and believe in each other.	

## Ideal Job competencies

<b>Technical Competencies</b>	
Credit Operations and Business/Industry knowledge	<p>Knowledge and effective application of all relevant banking policies, processes, procedures and guidelines to consistently achieve required compliance standards or benchmarks</p> <p>Technical skills to effectively perform and/or guide performance of Credit Operations activities/tasks in a manner that consistently produce high quality of service.</p> <p>Industry knowledge: Basic knowledge of the financial sector as well as current banking operations practice.</p>
Product Knowledge	Knowledge of relevant products and services in Credit and Business products
Leadership	Leadership to nurture and sustain employee satisfaction; and to manage changes
Managing Performance	Performance Management to optimize employee productivity.

<b>Behavioural Competencies</b>	
Organizational Skills	<p>Organization development to effectively structure operations of LC &amp; Guarantees processing for optimal performance</p> <p>Ability to identify and set priorities, plan and effectively allocate appropriate resources</p>
Ability to work at extreme conditions	Be able to work under extreme pressures and sometimes at extreme times given minimal supervision and compensation for the same
Managing Performance	Ability of Setting clear, measurable and attainable performance goals and Finding solutions to problems that may impact unit and operations function performance

<b>Behavioural Competencies</b>	
Personal Ethics	Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.
Communication Skills	Excellent written and verbal communication skills and presentation skills.
Interpersonal Skills	Must be able to co-work with people of various temperaments without becoming negatively emotionally involved.
Proactive	Must be pro-active, and able to initiate new methods of making work easier