

## NCBA Bank Tanzania

<b>Job Title:</b>	Officer, Credit Processing & Disbursement (Fixed Contract)	<b>Reports to:</b>	Manager, Credit Processing & Disbursement
<b>Unit:</b>	Credit Operations Unit	<b>Department:</b>	Operations
<b>Grade:</b>		<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

<b>Job Purpose Statement</b>
Maintain and uphold high level standards of operations, controls, audit and compliance in loans booking and processing, observing all KYC requirements in all transactions, eliminate errors, operational losses and fraud while adhering to all laid down processes/procedures.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting (to add up to 100%)	Output
Internal business processes	80%	<ul style="list-style-type: none"> <li>Ensure all loans received are processed with 100% accuracy and within the set TATs. Escalation of any items that will require longer time needs to be done in a timely manner</li> <li>Ensuring instructions are actioned on within the stipulated TAT and feedback given at all times. For those where the further approvals or information is required the feedback should be given immediately to avoid customer complaints on items not being handled.</li> <li>Handling loan queries raised by the various business units and ensuring they are promptly reviewed and require intervention from the Temenos team, feedback should be provided giving tentative solution timelines with regular updates on progress.</li> <li>To assist in various projects and tests that require conformation on system capabilities, and to raise any issues noted immediately for correction before being deployed.</li> <li>Daily review and sorting of items raised in authorised AA transaction report.</li> <li>Ensure items raised by the Credit Admin team on cash pool, Available commitment, rates and loan status and any other areas are immediately reviewed, solved and feedback given.</li> <li>Support processing unit when required, to ensure smooth processing of items.</li> </ul>

		<ul style="list-style-type: none"> <li>• Daily review of the CRM and ensure all issues are closed within the stated TAT and escalation for items that need more time for closure to be done in a timely manner.</li> <li>• Maintain high level standards in customer service through: customer confidentiality being always upheld and adhering to the prescribed customer SLAs to eliminate customer complaints.</li> <li>• Ensure customer complaints decline and reduce operational errors and reversals. Prompt resolve or rectification of any delinquencies on facilities arising from internal errors.</li> <li>• Filing to be done weekly after ensuring all documents have been fully scrutinized and signed off correctly.</li> <li>• Any other duty assigned by the management.</li> <li>• Attend to any official duties as may be allocated from time to time in credit operations department.</li> <li>• Making sure that all approval conditions are well indicated in the loan processing documents and correctly signed off.</li> <li>• Self is up to date with the process always flows and SLAs and ensure full adherence. For areas where the process can be done in a better way, to ensure proposal is given to management for review.</li> <li>• Maintain a tidy workstation &amp; ensure customer confidentiality is always maintained.</li> <li>• Ensure that proper and up to date filing of all instructions and other credit operations related communications and processing documents used for posting is done regularly by self and team.</li> <li>• Ensure customer complaints decline as we reduce occurrences of operational errors and reversals in loans due to self and teams' negligence.</li> <li>• Help the team achieve a departmental Audit mark satisfactory audit rating.</li> <li>• Ensure department customer satisfaction index of above 70% with nil issues about self.</li> <li>• Ensure call abandon rate of self and team is &lt; 10%.</li> <li>• Identification and closure of revenue leakage streams.</li> <li>• Ensure 100% collection of revenue as per bank tariff.</li> <li>• Reduce operational errors and reversals.</li> <li>• Contribute to the growth of the bank business by minimizing all bank expenses and collecting all revenue as per the bank tariffs stipulated in the loan processing documents.</li> </ul>
<b>Customer (New to bank)</b>	10%	<ul style="list-style-type: none"> <li>• 10 new accounts are opened yearly.</li> </ul>

		<ul style="list-style-type: none"> <li>• Average min balance pm per cross sell &gt;TZS 20M (3%)</li> </ul>
<b>Learning and growth</b>	10%	<ul style="list-style-type: none"> <li>• To learn as much as possible from other members of the department to ensure proper service delivery.</li> <li>• Assist other members of staff to succeed in their endeavors by facilitating, monitoring and suggesting initiatives.</li> <li>• Ensure that you achieve at least 40 hours of learning/training through E-learning, internal &amp; external training activities.</li> <li>• Ensure compliance with the leave policy on block leave and minimum carry-over of 6 days.</li> <li>• Ensure all NCBA core values are upheld at all times.</li> </ul>

### Job Dimensions

<b>Reporting Relationships: jobs that report to this position directly and indirectly</b>	
Direct Reports	0
Indirect Reports	0

<b>Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
<u>Internal</u> All departments	<u>External</u> Customers

<b>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.</b>
Operational

<b>Work cycle and impact: time horizon and nature of impact (Planning)</b> (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

<b>Ideal Job Specifications</b>
Academic: Bachelor's degree in business related fields
Professional: Professional Banking Qualification (ACIB) is an added advantage
Desired work experience: Desirable (At least 6 months in a banking environment)

<b>Catapult Bank Core Value Behaviours (Performance Drivers)</b>
Professionalism Passion Integrity Responsiveness Innovation

<b>NCBA Bank Core Value Behaviours (Performance Drivers)</b>
<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>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>	
Technology skills	Computer literate with proficiency in computerized financial analysis applications
Industry Knowledge	Basic knowledge on the financial sector as well as current banking operations practice.

<b>Behavioural Competencies</b>	
Ability to work in extreme conditions	Be able to work under extreme pressures and sometimes at extreme times given minimal supervision and compensation for the same.
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