



JOB TITLE: Retail MI Credit Analyst

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

To operate as a member of Retail Credit Analysts, but with specific responsibility for:

- ♣ Management information, including production of internal and external periodic returns, data completeness and integrity.
- ♣ Governance of the scorecards and models within the country and monitoring the performance of the models.
- ♣ Calculation of monthly impairment allowances for the Retail portfolio and communication of the impairment and loss to the relevant stakeholders.
- ♣ Assist in managing loss and impairment of the Retail portfolio through Analyse Loans portfolio performance and Liability accounts and identify any underlying risk segments.
- ♣ Drive the performance of Collections & Recoveries through relevant, complete and timely management information to support assessment of performance and effectiveness.

Job Description

Retail Impairment

Time split%: 40%

- Ensure business is provided with reliable analytics to allow for risk-based collections & recoveries strategies to improve PD & LGD rates. (optimal cure rates/cash collected and, where appropriate, including the use of scorecards)
- Regularly calculate reasonable Collections target bucket balances & recoveries required to meet STP stretch target and monitor performance against targets.
- Participate in calculation of Impairment requirements & ensure appropriate approvals are obtained for impairment stock and charge figures
- Coordinate inputs for timely and quality of Impairment forecasts (WD10, WD-5, WD3, RAF, STP & MTP)

Portfolio Monitoring & Analytics

Time split%: 20%

- Produce complete, relevant and timely portfolio MI - Ensure Business MI requirements are approved and data provided on a regular basis to senior management.
- Ensure regular monitoring of actual performance of all new products, propositions, processes and channels involving credit risk such that significant performance variance, compared with prior expectations, is identified and addressed through management actions in a timely manner.
- Prepare key MI presentations to senior management and make recommendations based on identified trends.
- Assist in the design and improvement of spreadsheets and databases for use within the team.

Group & Regulatory Reporting

Time split%: 20% • Ensure MI reported to Group is consistent using defined metric definitions. For local MI ensure clear understanding of definitions and metrics used.

- Timely and accurate submission of all regulatory returns as per defined metrics

Governance & Controls

Time split%: 20%

- Ensure adherence to standards on Retention, Security, and Confidentiality & Recovery of risk data as per bank approved policies.
- Ensure data quality processes are embedded into Business as Usual (BAU) activity.

- Ensure Accuracy of the financial inputs to the impairments models and accuracy of the impairment figures in the financials.

Qualifications

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, Further Education and Training Certificate (FETC) - Business, Commerce and Management Studies, Openness to change (Meets some of the requirements and would need further development), Reasoning (Meets all of the requirements)

Apply