

Mwanga Hakika Bank Limited (MHB) is a fully-fledged Commercial Bank, and 100% owned by local Tanzanians. We have exciting opportunities for enthusiastic and committed individuals to join our dynamic and growing team in the following open vacancies:-

## 1. JOB DESCRIPTION – BRANCH OPERATION SUPERVISOR (MHB BRANCH)

### JOB PURPOSE

Ensure Branch Operations is performed efficiently as per the Bank's Operations manual and policy and supervise the activities of all Branch Operations Staff.

### SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

#### Responsibilities

- Ensure branch daily reports cover all aspects of controls required at branches and are accurately and timely prepared and submitted to the Head office for information and necessary action to be taken
- Ensure timely reconciliation of branch internal accounts and clearance of long outstanding items
- Ensure timely validation of entries for Branches/Business Centre
- Monitor branch back-office managements, handling of banker's cheques, fixed deposit rates, counter cheque leaves, vouchers verification customers mandates, account opening and closures, dormant account handling, ATMs cards and pin number safe keeping.
- Liaise with Human Resource management to fill any skills gap and sharpen new ideas on branch operations for conducting training to branch staffs
- Support customer service officers (CSO) to handle customer complaints related to branch operations to ensure customer satisfaction.
- Grow, mentor and develop a team of Banking professionals.
- Liaise with Branch Managers to ensure smooth branch operation activities.
- Provide reliefs for CSO's and help manage the leave of branch operations staff
- Carry out branch visitations
- Carry out any other duties assigned by the Operations Manager

### KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

#### A: Required Qualifications

- A relevant 1<sup>st</sup> degree
- An additional qualification in Banking a plus
- Post Graduate Diploma /MBA is an added advantage.

#### B: Required Experience:

- 2 to 3 years of experience in a banking environment.

#### C: Required knowledge and skills

- Thorough knowledge of banking operations (domestic and international)
- Management skills
- Excellent customer service capabilities
- Negotiation and conflict resolution skills
- Oral & written communication
- Documentation and process management skills
- Analytical skills/ problem solving
- Team building / conflict management

#### KEY BEHAVIORS COMPETENCY NEEDED

- Self-driven and results-oriented
- Possess a high level of integrity
- Ability to lead, coach and grow a team of banking professionals
- Good communication and interpersonal skills
- Organization and coordination skills

## 2. JOB DESCRIPTION – CREDIT ANALYST (MHB HQ)

### JOB PURPOSE

Ensure Banks Operations is protected from Credit losses i.e. minimize credit risks and maximize profit since granting of credit is the largest source of income for the bank. The Credit Analyst is primarily responsible to effectively receive, review, verify and analyze all customer loan applications/ credit proposals submitted by the Credit Officers from Branches for approval by the Management Credit Committee or the Board (as applicable).

### SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

#### Responsibilities

- Support Credit Department management in business development and implementation of the business plan;
- Responsible for monitoring and supervision of the borrowers reviewed, analyzed and recommended for approval;
- Coordinate the flow and processing of customer loan applications ensuring compliance with MHB policies and procedures by conducting various controls and follow-up;
- Review customer's loan applications at the point of receiving loan from Credit personnel to ensure turnaround time is within MHB acceptable time from loan application to approval;
- Support credit staff skill development with a focus on strong customer relationship and service quality orientation to facilitate the consultative sale of MHB products and services and the identification and exploitation of business opportunities (existing customers and prospects).
- Coordinating credit operations and personnel under his/her control (if applicable) and carrying out the various controls and follow-up along each step of the loan analysis and decision process;
- Performing various support activities to promote the quality of analysis and administrative follow-up of the loan files;
- Preparing Credit Committee agendas and presenting the credit proposals to the Committee Members for decision;
- Being attentive to the expectations of customers and opportunities to improve service quality by ensuring that needs are met and that the appropriate resources are performing the required follow-ups;
- Identifying potential customers for referral to Credit Officers or Sales Agents;
- Leading and coaching the credit team with respect to their commitments and accountabilities;
- Support credit personnel according to the objectives of the MHB with an enabling skills development and capacity building approach;
- Support the development of a customer relationship culture to facilitate the consultative sale of MHB products and services and the identification and exploitation of business opportunities;

- Advance the principles of “positive change management” without business disruption in areas such as the integration of new products and services, implementation of new distribution approaches or the usage of new tools and methodologies.
- Help improving credit handbook for improved decision making;
- Other tasks and responsibilities include:
- Supporting personnel in their adjustment to change (i.e. new sales approaches, new products and working processes etc.);
- Ensuring a sound and cautious approach to credit risk management;
- Performing various activities to promote the quality of analyses and administrative follow-up of loan files and supporting the sale and offer of supplementary services;
- Maintaining the quality of expertise relative to the range of products and services offered in the financial services market;
- Attend verification visits when/if required;
- Performance of any other related duties and responsibilities as assigned by the Manager Credit Risk.

## KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

### A: Required Qualifications

- A relevant 1<sup>st</sup> degree
- An additional qualification in Banking a plus
- Post Graduate Diploma /MBA is an added advantage
- A minimum of 2 to 3 years of lending experience or credit analyst experience in the financial services sector.

### B: Required Experience:

- 2 to 3 years of experience in a banking environment.

### C: Required knowledge and skills

- Thorough knowledge of banking operations (domestic and international)
- Management skills
- Excellent customer service capabilities
- Negotiation and conflict resolution skills
- Oral & written communication
- Documentation and process management skills
- Analytical skills/ problem solving
- Team building / conflict management

## KEY BEHAVIORS COMPETENCY NEEDED



- Self-driven and results-oriented
- Possess a high level of integrity
- Ability to lead, coach and grow a team of banking professionals
- Good communication and interpersonal skills
- Organization and coordination skills

### 3. JOB DESCRIPTION – CUSTOMER SERVICE OFFICER (MHB BRANCH)

#### JOB PURPOSE

Customer Services Officer (CSO) is primarily responsible to ensure customer satisfaction by establishing, instilling and maintaining a service quality culture, full compliance with all customer transaction related policies and procedures (i.e. account opening, deposit and withdrawal transactions, loan disbursements etc.).

#### SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

##### Responsibilities

- Deal directly with customers either by telephone, electronically or face to face, educate clients on MHB products,
- Implement customer-service standards; respond promptly to customer inquiries; and resolve problems and complaints; respond to internal or external audit queries regarding your daily work; identify customer service trends and system improvement; implement change within agreed timelines.
- Keep detailed records of customer interactions, record details of inquiries, comments, and complaints, record details of actions taken in response of these queries.
- Perform Customer verifications, open new accounts, follow up of pending/missing documents and maintain customer account data/records for both loan and savings by updating client information in the Co Banking System.
- Transact non-cash transactions and account opening fees and any other charge as applicable.
- Maintain stocks of Smart cards
- Process customers' transfers to other branches with proper approval from the Branch Operations Manager
- Determine customer service requirements by analyzing customer needs; visiting operational environments, conducting surveys; benchmarking best practices; analyzing information and applications
- Post information for clients and ensure that all relevant standards related to the customer care are met.
- Prepare daily, weekly, monthly (statistical) reports as required.
- Recognize and attract potential customers and other business opportunities on behalf of MHB.
- Create and maintain a positive, supportive, customer-oriented environment for all MHB and Non MHB Customers.
- Perform any work allocated by the Branch Operations Manager from time to time
- Meet the objectives and performance measures agreed by the Branch Manager/ Branch Operations Manager

## KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

### A: Required Qualifications

- A relevant 1<sup>st</sup> degree
- An additional qualification in Banking a plus
- Post Graduate Diploma /MBA is an added advantage
- A minimum of 2 to 3 years of E lending experience in the financial services sector.

### B: Required Experience:

- 2-3 years of experience in a banking environment.

### C: Required knowledge and skills

- Thorough knowledge of banking operations (domestic and international)
- Management skills
- Excellent customer service capabilities
- Negotiation and conflict resolution skills
- Oral & written communication
- Documentation and process management skills
- Analytical skills/ problem solving
- Team building / conflict management

## KEY BEHAVIORS COMPETENCY NEEDED

- Self-driven and results-oriented
- Possess a high level of integrity
- Ability to lead, coach and grow a team of banking professionals
- Good communication and interpersonal skills
- Organization and coordination skills

#### 4. JOB DESCRIPTION – ASSISTANT MANAGER OPERATIONS (MHB HQ)

##### JOB PURPOSE

To ensure that the Bank's Operations and procedures are in place and are performed efficiently as per Bank's Operations Manual and Policy so as to meet the company's needs and those of the clients in a cost-effective way. Supervise the activities of all branch operations staff.

##### SUMMARY OF THE KEY DUTIES AND RESPONSIBILITIES

- Effective and efficient management of Bank resources.
- Managing bank's operations team to deliver effective financial services to clients.
- Achieve customer satisfaction in all areas of operations.
- Discipline subordinate staff where necessary
- Attend to omissions highlighted in audit inspection reports
- Ensure branch accounts are balancing & all reconciliations are done accordingly.
- Create efficient and good working atmosphere for customers and staff
- Productivity or resource utilization standards or benchmarks Audit ratings
- Giving useful suggestions to the management on how to improve on the bank's operation.
- Providing mentorship to subordinate by observing their daily activities and assisting them in solving complicated issues arising from errors in operations.
- Ensuring policies and procedures of the bank are followed correctly to avoid risks; and ensure that the credibility of the company is upheld by enforcing professional standard of operating in staff members.
- Ensure proper cash management within the branch and maintain sufficient cash reserves for daily transactions.
- Coordinate and provide support to branches to ensure risks are proactively managed through the embedded process of proactively identifying, assessing, mitigating, and controlling, monitoring, measuring and reporting all events that have risk exposure potential.
- Establish adequate safeguards to protect against Operational Risks including Internal fraud, external fraud, employment practices, market manipulation, execution failures through data entry, business disruptions, failed mandatory reporting, negligence.
- Review and recommend updates and changes to policies and procedures utilized in delivery of Customer Service.
- Create and maintain various Standard Operations Procedure (S.O.P) manuals.
- Ensures consistent implementation of operations procedures across all branches.
- Prepare monthly and quarterly statistical reports for management and board of Directors.
- Responsible for training, oversight & documentation as related to Operational procedures.
- Take responsibility for Ops and minimize and mitigate risks to acceptable levels
- Manage operational Costs and increase operational efficiency
- Mentor and develop a team of highly motivated employees
- Drive and monitor all Trade Finance back-office activities.



- Drive and monitor all Treasury back-office activities.
- Authorization of amounts into core banking, Internet Banking and TISS system
- Management of cheque books and cash movement
- Management of clearing transactions
- Authorization of physical payments that beyond branch Managers' Limit.
- Supervise and closely monitor all activities and transactions in Operations.
- Other duties as assigned.

#### KEY COMPETENCIES REQUIRED AND ACADEMIC BACKGROUND

##### **A: Required Qualifications**

- A relevant 1<sup>st</sup> degree
- An additional qualification in Banking a plus
- Post Graduate Diploma /MBA is an added advantage.

##### **B: Required Experience:**

- 3-5 years of experience in a banking environment.

##### **C: Required knowledge and skills**

- Analytical skills and should have an eye for detail
- Computer literacy
- Detailed knowledge of financial accounting, banking operations and risk management in general

#### KEY BEHAVIORS COMPETENCY NEEDED

- Self-driven and results-oriented
- Possess a high level of integrity
- Ability to lead and grow a team of banking professionals
- Good communication and interpersonal skills

Interested candidates are requested to submit their applications to [career@mhbbank.co.tz](mailto:career@mhbbank.co.tz).

The deadline for application is **January 17, 2024**. Only shortlisted candidates will be contacted.

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