Indo Zambia Bank Limited, a Commercial Bank which has been operating in Zambia since 1984 and has a branch network of 40 branches across the country, the Bank has exciting career opportunities for individuals seeking to grow in the banking and financial services sector.
CORPORATE SERVICES AND ADMINISTRATION DEPARTMENT

1. SENIOR MANAGER - CORPORATE SERVICES & ADMINISTRATION (X1)

Job Purpose
This role is responsible for general operations of the Bank's Corporate Services and Administration department. Under the supervision of the Executive Head of Corporate Services and Administration, the following are among the **Job Key Responsibilities:**

Facilities Management & Administration Duties

- Property & Facilities Management, provide ongoing oversight of all Bank properties & facilities including managing the Security Service provision, Services vendors.
- Ensure that maintenance plans for all Bank Properties and facilities are in place and reviewed on an ongoing basis. The plan should also include the scheduling of periodic refurbishments for all Bank facilities and properties.
- Responsible for ensuring that original Certificates of Titles for all Bank Properties along with other security documents/motor vehicle records/premises Architectural drawings are securely stored and their upliftment is under dual custodial arrangement.
- Insurance of all Bank Properties, Fixtures and Fixed Assets. Ensure that all Properties, Fixtures and Fixed Assets of the Bank are kept fully insured with the appropriate insurance policy covers at all times.
- Ensure that all insurance claims are expeditiously processed and settled and procedures for claim processing are conveyed.
- Monitoring pool vehicles and its usage, fuel management etc.
- Ensuring to minimize costs and that cost control measures branch wise are in place.
- Maintenance of the Bank's Fixed Assets Register and managing, tracking and updating of movements and additions/disposal of fixtures via due process. Oversee the process of Automation for effective tracking and Database management.
- Administration & Operational support to all Branches and Business Units. Ensuring that all provisions for the smooth functioning of all Branches and Business Units are planned for and acquired via due process and provided timely to avoid disruptions and to ensure quality service provision at all times and guiding branches to ensure premises are well maintained and kept neat.
- Vendor Management: Overseeing the empanelment of service vendors through the established due process and undertaking ongoing evaluation of their quality of services/products provided. Specific oversight of the outsourced property manager for Indo House.
- Ensure that all Lease Agreements are timely reviewed and tracked. Automated Lease Agreement monitoring system is devised.
- Strategic Planning; Devising, managing and reviewing strategic initiatives of the function to ensure ongoing alignment with the Bank's strategic plan.

Corporate Services & Marketing Duties

- Overseeing onboarding of promotional marketing services vendor via the due process of procurement and ensure that all SLA provisions are strictly adhered to by service providers.
- Plan, organize, direct and coordinate the Bank's Corporate Social Responsibility (CSR) initiatives to ensure that the Bank's Corporate Social Responsibility and Environmental, Social and Governance (ESG) Policy objectives are attained. Ensure ongoing review of the Bank's CSR & ESG policy to align with Corporate Strategy.
- Corporate Image Building: Ensure positive publicity of the Bank's activities, guide and support the Communication Unit in fostering and boosting the Bank's image by effective Public Relations and by managing media, press and customer relations.
- Overseeing the management of the Bank Website and reviewing the content being generated by the Marketing & Communication Unit. Ensure ongoing review of the Bank's website and monitoring that is kept updated and effectively used to used to disseminate Bank's information to all stakeholders.
- Overseeing the Marketing and Communication Unit in Renewing and updating all Bank's promotional materials, publicity and marketing collaterals including calendars and diaries and other complimentaries, Pitch letters etc. Ensure that the Bank's profile PowerPoint presentations are kept updated and made available to all Branches and the Business Relationship Unit.
- Ensure that the Branding on all Bank premises and services Outlet/Points such as ATM Booths, Billboards, Directional Sign Boards and Posters project the desired distinct image of the Bank.

- Overseeing the Marketing and Communication Unit in formulating and implementing the Bank's strategy in identifying Trade Fairs, Expo's and Exhibitions opportunities for the Bank to participate in for business development along with preparation of Bank's pavilions and production of participation reports containing cost benefit analysis and business leads generated.
- Have custodial charge of all the Bank's Patents documents and records along with the Bank's Brand Identity manual.
- Coordinating with the Company Secretary to ensure that Bank's Annual General Meeting memorandums are produced on schedule and that the Annual Report booklets are produced and distributed to all stakeholders and uploaded on the Bank's website in a timely manner.

Required Skills and Attributes
- Data Analytical skills.
- Decision making.
- Strategic planning abilities.
- Understating of Supply Chain Management procedures and logistics.
- Good interpersonal and communication and negotiation skills.

Qualifications and Experience

- Grade 12 Certificate with Credit or above mandatory in Mathematics and English and any other three subjects.
- University Degree in Business or any other relevant field.
- MBA is an added advantage.
- Minimum 8 years' work experience with three (3) years managing a unit that has oversight of property and facilities or related roles.

2. CORPORATE SERVICES & ADMINISTRATION MANAGER (X1)

Job Purpose

To plan, organize and supervise the day-to-day operations of the Facilities functions such as Transport and Administration sections so that the Bank operates efficiently and effectively to satisfy customer needs. Responsible for the management of the organization's Assets, Health and Safety, Fleet, Central Archive.
Under the supervision of the **Senior Manager – Corporate Services and Administration**, the following are among the key responsibilities:

Key Responsibilities
- Property & Facilities Management, managing the Security Service provision, Services vendors.
- Maintenance of the Bank's Fixed Assets Register and managing, tracking and updating of movements and additions/disposal of fixtures via due process.
- Have responsibility for ensuring that original Certificates of Titles for all Bank Properties along with other security documents/motor vehicle records/premises Architectural drawings are securely stored and their upliftment is under dual custodial arrangement.
- Insurance of all Bank Properties, Fixtures and Fixed Assets.
- Ensure that all insurance claims are expeditiously processed and settled and procedures for claim processing are conveyed.
- Monitoring pool vehicles and its usage, fuel management etc.
- Minimize costs and ensure that cost control measures branch wise are in place.
- Administration & Operational support to all Branches and Business Units. Ensuring that all provisions for the smooth functioning of all Branches and Business Units are planned for and acquired via due process and provided timely to avoid disruptions and to ensure quality service provision at all times and guiding branches to ensure premises are well maintained and kept neat.
- Vendor Management: Overseeing the empanelment of service vendors through the established due process and undertaking ongoing evaluation of their quality of services/products provided. Specific oversight of the outsourced property manager for Indo House.
- Ensure that all Lease Agreements are timely reviewed and tracked. Automated Lease Agreement monitoring system is devised.
- Strategic Planning; Devising, managing and reviewing strategic initiatives of the function to ensure ongoing alignment with the Bank's strategic plan.

Qualifications and Experience
- Grade 12 Credit or above mandatory in Mathematics and English and any other three subjects.
- Degree in Facilities management/ Administration or relevant subject.
- An MBA is an added advantage.

- At least minimum five (5) years' practical experience in facilities/facilities management at middle level.
- Asset and Fleet Management
- Planning and optimizing for the accomplishment of tasks.
- Able to meet deadlines and thrive to meet objectives and drive for results.

3. PROCUREMENT MANAGER (X1)

Job Purpose

This role is responsible for the acquisition of goods and services for the bank and ensures that they are delivered in accordance with agreed standards and cost as well as management of contracts to ensure that the Bank's interest is protected in the procurement of goods and services.

Key Responsibilities

Under the supervision of the Procurement Committee on procurement matters and **Executive Head of Corporate Services and Administration**, the following are among the Job Key Responsibilities:

- Driving strategic sourcing through management of all strategic tenders and management of strategic vendors.
- Identifying, delivering, managing and recording cost saving initiatives.
- Contracting administration for all contracts with suppliers to drive continual quality and cost improvements.
- Identifying and researching potential new suppliers to be added to the supplier list and keep a pre-qualified list of approved vendors for the respective Unit.
- Managing the end-to-end vendor acquisition process
- Conducting tender evaluations in accordance with the procurement procedures and legal guidelines
- Negotiating with suppliers to ensure that Commercial Terms of all contracts bank-wide have adequately covered the Banks interest and are in line with Bank Policy.
- Coordinating Management Tender Committee meetings and ensuring records of minutes of meetings held are drafted and filled.
- Providing guidance to Business Units on all procurement related matters in accordance with Procurement Policy.
- Engaging and conducting stakeholder strategic meetings monthly with Heads of Departments.
- Send weekly report to assigned business units.
- Ensuring that all risks applicable to your area are identified, assessed, reported and captured in the risk register.
- Any other responsibilities or tasks as may be assigned by management.
- Attending to all Procurement Committee matters.
- To obtain contract manager nominations for all contracts.
- Attend to all contract variations and contract exit process.
- To train contract managers i.e sensitization of roles and responsibilities of contract managers bi-annually.
- Facilitate the contract renewal process so that contracts are renewed before expiry.
- To conduct negotiations on contracts on price and risk factors.
- Keep contract tracker of all contracts updated at all times and ensure alerts for contract expiry are sent to the respective contract manager on time.
- Developing and nurturing good relationships with vendors.
- Supervising the procurement officer and stores clerk.

Required Skills and Attributes

- Data Analytical skills.
- Decision making.
- Strategic planning and implementation abilities.
- Understating of Supply Chain Management procedures and logistics.
- Good interpersonal and communication and negotiation skills.
- design and updating all Procurement and related policies and procedures.

Qualifications and Experience

- Grade 12 Certificate with Credit or above mandatory in Mathematics and English and any other three subjects.
- University Degree in Purchasing & Supply Management or any other relevant professional qualifications or certification.
- Minimum 8 eight years' work experience in strategic sourcing.
- Demonstrated understating of Supply Chain Management procedures and logistics.
- Member of the Zambia Institute of Purchasing and Supply (ZIPS) in good standing.

4. PROCUREMENT OFFICER (X1)

Job Purpose

This role deputizes the Manager Procurement in the acquisition of goods and services for the bank.

Key Responsibilities

Under the supervision of the Manager Procurement, the following are among the Job key Responsibilities:

- Purchase goods or services that meet the quantity and quality expectations of the organization
- Track inventory and restock goods when needed
- Stay up to date on industry trends and new products
- Compare available goods with industry trends to determine appropriate pricing
- Coordinating Management Tender Committee meetings and ensuring records of minutes of meetings held are drafted and filled.
- Providing guidance to Business Units on all procurement related matters in accordance with Procurement Policy.
- Any other responsibilities or tasks as may be assigned by management.
- Attending to all Procurement Committee matters.
- To obtain contract manager nominations for all contracts.
- Attend to all contract variations and contract exit process.
- Facilitate the contract renewal process so that contracts are renewed before expiry.
- Keep contract tracker of all contracts updated at all times and ensure alerts for contract expiry are sent to the respective contract manager on time.
- Developing and nurturing good relationships with vendors.
- Supervising the stores clerk.

Required Skills and Attributes

- Data Analytical skills.
- Decision making.
- Strategic planning and implementation abilities.
- Understating of Supply Chain Management procedures and logistics.
- Good interpersonal and communication and negotiation skills.

Qualifications and Experience

- Grade 12 Certificate with Credit or above mandatory in Mathematics and English and any other three subjects.
- University Degree in Purchasing & Supply Management or any other relevant field.
- Minimum 5 five years' work experience in sourcing.
- Demonstrated understating of Supply Chain Management procedures and logistics.
- Member of the Zambia Institute of Purchasing and Supply (ZIPS) in good standing.

5. BANCASSURANCE MANAGER (X1)

Job Purpose

This role is responsible for the management of the Life Assurance and General Insurance business. The Manager will be responsible for spearheading the Bank's bancassurance strategy, driving business growth and managing the relationship between the Bank and insurance partners. This role requires an individual who is proactive, and results driven with strong insurance industry knowledge and Banking experience.

Key Responsibilities

Responsible for Bancassurance product sales and lifecycle management. Under the supervision of the Business Unit Relationship Head, the following are among the Job's Key Responsibilities:

- Lead the development and implementation of new product initiatives and product enhancement for Bancassurance and customization of products to meet customer needs, ensuring alignment with Bank's financial products.
- Oversee and manage the launch schedule of new Bancassurance products and propositions. General Insurance (Homeowners, Household Contents, Motor Private, Motor Commercial, Smart Devices) and Life Insurance (Indo Travel Insurance, Indo Flexi Farewell (Funeral Plan), Indo Smart Child (Education) and Indo Smart Saver (Investments)
- Collaborate with Bank partners and internal parties in product planning, design and product development process to ensure product initiatives and related supports are delivered effectively and efficiently.
- Manage both internal and external stakeholders to ensure technology infrastructure and operational processes are able to support timely and successful launch of Bancassurance products according to agreed plans.
- Support current Bancassurance products through product performance reviews and sales campaign support along with business partners.
- Participate in the formulation of product strategies and prioritization of product initiatives particularly for

Bancassurance products.
- Lead, motivate and develop team members and collaborate with other teams on joint initiatives.
- Conduct training sessions and workshops for Bank staff to enhance their knowledge of insurance products and improve cross-selling capabilities.
- Analyze market trends and competition, and customer behaviour to identify opportunities for growth in both life and General Insurance segments.
- Any other duties as may be assigned by management.

Qualifications and experience
- Grade 12 Credit or above, mandatory in Mathematics and English and any other three subjects.
- Degree in Business or a relevant field or professional qualification from a recognized university.
- At least five (5) years' experience in insurance or banking industry with at least 2 years at supervisory level
- Experience in Life Assurance product development, particularly in bancassurance, is beneficial.
- Affiliation to Insurance Association of Zambia (IAZ) will be an added advantage.

6. RELATIONSHIP MANAGERS

Job Purpose

This role is responsible for the acquisition of Bank business and customer service in various segments such as Public Sector, Agric Business, Mid Corporates, Large & Global Corporates, Retail& SME's and Treasury Sales.

Relationship Managers - Mid Corporates

Key Responsibilities
- Serve as the primary point of contact for mid-corporate clients and financial institutions.
- Build and maintain strong, long-term relationships with senior executives and decision-makers.
- Conduct regular client meetings to assess their business goals and financial needs.
- Understand the financial and operational challenges faced by mid-sized corporates and provide appropriate financial solutions.
- Advise clients on working capital management, business expansion, and risk mitigation strategies.
- Offer tailored products like term loans, working capital loans, trade finance, and treasury solutions .
- Foster relationships with other financial institutions such as insurance companies, investment firms, and non-banking financial companies (NBFCs).
- Collaborate on syndications, treasury services, or co-lending agreements.
- Identify opportunities to offer banking services, such as correspondent banking or cash management, to financial institutions.
- Identify and pursue business opportunities within the mid-corporate segment and financial institution space.
- Develop strategies to grow the client portfolio by acquiring new clients and expanding relationships with existing ones.
- Collaborate with product teams to customize solutions that fit clients' specific needs.
- Evaluate the financial health of mid-corporate clients and financial institutions.
- Prepare credit proposals and conduct risk assessments to ensure sound lending practices.
- Collaborate with the risk management and credit teams to structure deals that mitigate potential risks.
- Monitor the performance of the mid-corporate and financial institutions portfolio, ensuring it meets profitability targets.
- Manage credit exposure, minimize bad debts, and maintain the quality of the portfolio.
- Provide timely updates on the performance of the portfolio and identify areas for improvement.
- Cross-sell the bank's products and services, such as treasury management, FX solutions, and investment banking services.
- Work with product specialists to offer holistic financial solutions, including lending, cash management, and insurance.
- Identify opportunities to introduce new financial products and services tailored to the needs of mid-sized corporates and financial institutions.
- Stay informed on market trends, industry developments, and competitor activities in the mid-corporate and financial institutions segments.
- Conduct research to understand client industry sectors and tailor financial advice accordingly.
- Monitor global financial markets, interest rates, and regulatory changes that may impact clients.
- Ensure adherence to all regulatory requirements, including KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations.
- Maintain accurate documentation and ensure that all transactions comply with regulatory and legal standards.
- Keep abreast of changing regulations and update clients on how these may impact their business operations.
- Work with internal teams, such as credit, operations, and legal, to ensure smooth and efficient client service delivery.

- Collaborate with product development teams to tailor solutions that address specific client needs.
- Engage with senior management to report on client portfolio performance and strategic opportunities.

Relationship Managers - Large & Global Corporates

Key Responsibilities

- Act as the primary point of contact for large domestic and international corporate clients.
- Build and maintain long-term, strategic relationships with key decision-makers at multinational corporations.
- Understand the clients' global business models, financial needs, and market strategies to provide relevant and timely financial solutions.
- Advise clients on international banking products such as trade finance, treasury services, global cash management, and foreign exchange.
- Assist clients with cross-border transactions, international market expansion, and managing multi-currency accounts.
- Provide insights on global financial trends, regulatory environments, and geopolitical risks that may impact the client's business.
- Manage and structure complex global transactions, including syndicated loans, project finance, and mergers and acquisitions.
- Ensure seamless execution of cross-border financial operations by coordinating with global teams and product specialists across regions.
- Identify and pursue opportunities to expand the bank's presence with global corporate clients.
- Develop and implement strategies to acquire new multinational clients and expand relationships with existing ones.
- Collaborate with international teams to offer customized financial products and services that address both global and local needs.
- Evaluate the financial performance and creditworthiness of large multinational corporations.
- Prepare credit proposals, conduct risk assessments, and recommend appropriate credit structures based on global market conditions.
- Manage the client portfolio, ensuring profitability while maintaining high standards of credit quality and minimizing risk.
- Promote a wide range of international financial products and services, including lending, trade finance, cash management, and investment banking.
- Work closely with product specialists across regions to offer customized solutions that fit the unique needs of global clients.
- Identify opportunities to cross-sell additional products, including treasury services, capital markets solutions, and hedging strategies.
- Stay informed about global economic trends, regulatory changes, and market dynamics that may impact large corporate clients.
- Conduct global market research to anticipate the needs of multinational corporations and identify business opportunities.
- Ensure compliance with local and international regulatory requirements, including KYC (Know Your Customer), AML (Anti-Money Laundering), and other global regulatory frameworks.
- Maintain proper documentation for cross-border transactions and client onboarding, adhering to both local and international legal standards.
- Work with international teams, including relationship managers and product specialists from different regions, to provide a seamless global service.
- Collaborate with internal departments such as legal, compliance, and operations to ensure efficient service delivery.
- Participate in global corporate strategy meetings to align client needs with the bank's overall business goals.
- Monitor client satisfaction and address issues or concerns promptly.
- Ensure the client's banking experience is seamless across different regions and business units.

Qualifications and Experience

- Grade 12 Credit or above, mandatory in Mathematics and English and any other three subjects.
- Degree in Business or a relevant field or professional qualification from a recognized university.
- Relevant banking qualifications will be an added advantage.
- Minimum Seven (7) years' work experience, with atleast three 3(years) Relationship Management expierence.

Relationship Managers – Retail Banking and SMEs

Key Responsibilities

- Act as the primary point of contact for Retail clients.
- Understand the clients' business models, financial needs, and market strategies to provide relevant and timely financial solutions.

- Advise clients on banking product.
- Provide insights on financial trends, regulatory environments, and geopolitical risks that may impact the client's business.
- Identify and pursue opportunities to expand the bank's presence with retail clients.
- Develop and implement strategies to acquire new retail clients and expand relationships with existing ones.
- Evaluate the financial performance and creditworthiness of retail corporations.
- Prepare credit proposals, conduct risk assessments, and recommend appropriate credit structures
- Manage the client portfolio, ensuring profitability while maintaining high standards of credit quality and minimizing risk.
- Ensure compliance with local and international regulatory requirements, including KYC (Know Your Customer), AML (Anti-Money Laundering), and other global regulatory frameworks.
- Maintain proper documentation for cross-border transactions and client onboarding, adhering to both local and international legal standards.
- Collaborate with internal departments such as legal, compliance, and operations to ensure efficient service delivery.
- Monitor client satisfaction and address issues or concerns promptly.
- Ensure the client's banking experience is seamless across different regions and business units.

Qualifications and Experience
- Grade 12 Credit or above, mandatory in Mathematics and English and any other three subjects.
- Degree in Business or a relevant field or professional qualification from a recognized university.
- Relevant banking qualifications will be an added advantage.
- Minimum Seven (7) years' work experience, with atleast three 3(years) Relationship Management expierence.

Relationship Managers – Public Sector and NGOs

Key Responsibilities
- Act as the primary point of contact for Public Sector.
- Understand the clients' business models, financial needs, and market strategies to provide relevant and timely financial solutions.
- Advise clients on banking product.
- Provide insights on financial trends, regulatory environments, and geopolitical risks that may impact the client's business.
- Identify and pursue opportunities to expand the bank's presence with retail clients.
- Develop and implement strategies to acquire new retail clients and expand relationships with existing ones.
- Evaluate the financial performance and creditworthiness of retail corporations.
- Prepare credit proposals, conduct risk assessments, and recommend appropriate credit structures
- Manage the client portfolio, ensuring profitability while maintaining high standards of credit quality and minimizing risk.
- Ensure compliance with local and international regulatory requirements, including KYC (Know Your Customer), AML (Anti-Money Laundering), and other global regulatory frameworks.
- Maintain proper documentation for cross-border transactions and client onboarding, adhering to both local and international legal standards.
- Collaborate with internal departments such as legal, compliance, and operations to ensure efficient service delivery.
- Monitor client satisfaction and address issues or concerns promptly.
- Ensure the client's banking experience is seamless across different regions and business units.

Qualifications and Experience
- Grade 12 Credit or above, mandatory in Mathematics and English and any other three subjects.
- Degree in Business or a relevant field or professional qualification from a recognized university.
- Relevant banking qualifications will be an added advantage.
- Minimum Seven (7) years' work experience, with atleast three 3(years) Relationship Management expierence.

Relationship Officers – Treasury

Key Responsibilities
- Act as the primary point of contact for FX clients.
- Understand the clients' business models, financial needs, and market strategies to provide relevant and timely financial solutions..
- Advise clients on banking product.
- Provide insights on financial trends, regulatory environments, and geopolitical risks that may impact the client's business.

- Identify and pursue opportunities to expand the bank's presence with clients.
- Develop and implement strategies to acquire new retail clients and expand relationships with existing ones.
- Collaborate with internal departments such as legal, compliance, and operations to ensure efficient service delivery.
- Monitor client satisfaction and address issues or concerns promptly.
- Ensure the client's banking experience is seamless across different regions and business units.

Qualifications and Experience

- Grade 12 Credit or above, mandatory in Mathematics and English and any other three subjects.
- Degree in Business or a relevant field or professional qualification from a recognized university.
- Relevant banking qualifications will be an added advantage.
- Minimum Seven (7) years' work experience, with atleast three 3(years) Relationship Management expierence.
- Must have ACI certification

7. RETAIL BANKING AND SME BANKING GRADUATE TRAINEES

We are seeking dynamic and ambitious graduate trainees to join our Retail and SME Banking divisions. This program is designed to offer recent graduates hands-on experience and training in the fields of retail and SME banking
Location: Chinsali, Lundazi, Mungwi, Kasama, Mansa, Solwezi, Livingstone, Mongu, Kaoma, Nyimba, Chipata, Zimba, Choma, Kafue, Ndola, Kitwe, Chingola, Chililabombwe, Kasama, Serenje, Kabwe, Lusaka. Candidates residing in these geographical areas are encouraged to apply

Key Responsibilities

- Screening of loan applications within their risk acceptance criteria.
- Prepare reports
- Prepare monthly performance reports on loans disbursed.
- Reconcile the loans opened against the agro dealer disbursement on a daily basis.
- Prepare reports on loan performance
- Provide financial literacy training
- Monitoring of the projects.
- Following up on non-performing loans.
- Seeking approval of the list of successful loan applications from the Local Authority,
- Providing basic business management and financial literacy training to the successful beneficiaries.
- Disbursing loan proceeds to approved beneficiaries in line with agreed business cashflow forecast.
- Sales and Business Development
- Support the retail and SME teams in identifying new business opportunities and promoting the bank's products and services to potential clients.
- Assist in preparing sales presentations and pitches for retail and SME clients.
- Analyze financial data to assist in decision-making processes.
- Prepare periodic reports on customer feedback, business development activities, and market trends.
- Achieve account opening and alternative channel distribution targets.

Qualifications and Experience

- Grade 12 Credit or above, mandatory in Mathematics and English and any other three subjects.
- Degree in Business or a relevant field or professional qualification from a recognized university.
- Must be 28years and below.
- Relevant banking qualifications will be an added advantage.

OPERATIONS DEPARTMENT

8. STRATEGY MANAGER (X1)

Job Purpose

- Strategy Manager will be responsible for the implementation of the Bank's strategic risk management process as detailed in the bank's risk management policy as well as planning and executing the Bank's stakeholder management and engagement model. The Manager must have a particular focus on data & analytical techniques to drive margin optimization, customer growth, activation and retention & supporting financial and key metric commitments. Working closely with the front-line teams, and functions including Finance, Risk, Marketing & Operations.

Key Responsibilities:

- Coordinating the strategy formulation process as well as functional plans to achieve the set goals.
- Responsible for strategic initiative implementation tracking.
- Conducting Competitor analysis on an on-going basis.
- Conducting Product evaluation.
- Providing Executive office support.

- Coordinating Corporate planning.
- Conducting Economic data mining and analysis.
- Coordinating Strategic plan evaluation function wise.

Required Skills and Attributes
- Excellent solving problems Skills.
- Excellent data and analytical Skills.
- High self-Initiative, planning and persuasive ability.
- Excellent communication skills, especially oral presentations to senior level audiences is mandatory.
- Ability to provide a world-class customer/ client experience, underpinned by a culture of collaboration, innovation and high performance.
- Good Stakeholder Engagement Skills.
- Excellent interpersonal skills.
- Attention to detail skills.
- Inspirational leadership skills.
- Ability exercise discretion in handling sensitive data and issues.
- High level of energy and initiative.

Qualifications and Experience
- Bachelor's Degree in Strategy, Finance, Business Management or another relevant field.
- Masters in any of the above fields will be a plus.
- Must have a minimum of 7-10 years' experience in the area of Strategy, Business Management Benchmarking and Organizational Development in Commercial Bank.
- Strong business or commercial awareness with a strategic orientation.
- Experience of executing mass customer treatment strategies such as new account pricing or existing customer profit activities.
- Proven experience in building, leading and developing highly talented teams.
- Experience of building and transforming businesses through significant change and growth
- Must be experienced in the use of analytical and statistical tools.
- Proven experience in managing and guiding internal and external stakeholders and counterparts.
- Must be a member of a relevant Professional Body.

9. SECURITY MANAGER (X1)

Job Purpose

This role is responsible for ensuring that all physical assets are secured from any intrusion, theft, or tempering in line with service level agreements or agreed standards with outsourced security service providers. This may include the oversight of physical and cyber security of the Bank.

Key Responsibilities:

Under the supervision of the **Head – Operations** the following are among the **Job Key Responsibilities:**
- Coordinate and monitor the Security measures and resources contracted across the bank network.
- Monitor and ensure physical security infrastructure including CCTV, intruder systems are operational and monitored across the Bank network.
- Liaise and work closely with National security wings on security matters affecting the Bank.
- Coordinate, across the bank network, all Arrests and handover to state police suspected thieves for further action.
- Monitor the Banks surveillance system to the office building after and during working hours.
- Compile a monthly security report for the attention of the superior
- To ensure all firefighting systems across the Bank are in place and in working condition.
- Ensure fire drills are conducted across the Branch network.
- Observe the security situation and takes preventive action where necessary across the bank network.
- Control the work of hired guards to adhere to the company's security standards to prevent thefts.
- Investigate reported cases of theft, fighting on duty, possible fires and other undesirable incident.
- Undertake measures to ensure safety of all assets and employees of the company to mitigate against disasters as a result of fire etc.
- Supervise the security company managing the control room.
- Oversee and mange all aspects og the investigation related to fraud,money laundering and other financial crimes
- Develop and implement investigation protocols ensuring adherence to legal and regulatory requirements'
- Utilise data analytics to identify suspicious activities and trends
- Ensure that investigation practices align with industry best practices and regulatory changes

- Conduct training sessions for staff on recognizing and reporting suspicious activities
- Supervising the Security Officer.

Required Skills and Attributes
- Data Analytical skills.
- Decision making.
- Strategic planning abilities.
- Understating of Supply Chain Management procedures and logistics.
- Good interpersonal and communication and negotiation skills.
- investigation skills.

Qualifications and Experience
- Grade 12 Certificate with Credit or above mandatory in Mathematics and English and any other three subjects.
- University Degree.
- Minimum 5 five years' work experience in banking sector.
- Relevant security related qualifications and /or certifications.
- Must be a trained and duly commissioned police officer.

10. SECURITY OFFICER (X1)

Job Purpose

This role deputizes the Security Manager ensuring that all physical assets are secured from any intrusion, theft, or tempering in line with service level agreements or agreed standards with outsourced security service providers.
- Coordinate and monitor the Security measures and resources contracted across the bank network.
- Monitor and ensure physical security infrastructure including CCTV, intruder systems are operational and monitored across the Bank network.
- Participating in trainings and drills of security and safety department.
- Participating in routine activities, events surveillance and monitoring.
- Conducting regular visits to security check post, guardrooms and ensuring presence for security and surveillance across all the branches.
- Coordinate, across the Bank network, all Arrests and handover to state police suspected thieves for further action.
- Compile a monthly security report for the attention of the Security Manager
- To ensure all firefighting systems across the Bank are in place and in working condition.
- Observe the security situation and takes preventive action where necessary across the Bank network.
- Investigate reported cases of theft, fighting on duty, possible fires and other undesirable incident.
- Undertake measures to ensure safety of all assets and employees of the company to mitigate against disasters as a result of fire etc.

Required Skills and Attributes
- Data Analytical skills.
- Decision making.
- Strategic planning abilities.
- Understating of Supply Chain Management procedures and logistics.
- Good interpersonal and communication and negotiation skills.
- investigation skills.

Qualifications and Experience
- Grade 12 Certificate with Credit or above mandatory in Mathematics and English and any other three subjects.
- University Degree.
- Minimum 5 five years' work experience in the banking sector.
- Relevant security related qualifications and /or certifications.
- Must be a trained and duly commissioned police officer.

11. BRANCH MANAGERS

Job Purpose

This role oversees branch operations.

Key Responsibilities:

Under the supervision of the **Head – Operations** the following are among the **Job Key Responsibilities:**
The Branch Manager will have full accountability over the distribution strategy for their branch. Key in achieving this will be ensuring that set targets are achieved and all distribution assets for which incumbent is responsible for, are

operating at optimum capacity. This is a senior role in the Bank and candidates will need to demonstrate a track record of having worked in similarly high positions of leadership with the requisite experience.

- Ensure all Bank of Zambia guidelines and KYC policies are complied with by all staff under your charge.
- Ensure all internal controls are complied with in line with bank guidelines and rules.
- Market Bank products and services and ensure that customers receive the best customer service.
- To ensure the Branch meets set targets and branch profitability as per the Business Strategy execution handbook.
- Ensuring the delivery of an appropriate revenue mix of Products in the segment portfolio.
- Prepare and attain Annual budgets for the Branch and ensure compliance with the set targets.
- Preparation of Branch performance reports.
- Audit of various transaction journals, returns, general ledgers.
- Ensure a robust Risk & Control environment through establishing strong security and controls and maintaining close engagement with Internal Audit and Risk Management departments. This includes identifying key risks, issues and inter-dependencies to ensure mitigates are in place.
- Execution of principal accountabilities in accordance with Bank procedures, policies and manuals and any other responsibilities or tasks as may be assigned by Management.

Qualification and Experience

- Grade 12 Credit or above mandatory in Mathematics and English and any other three subjects.
- Degree in Banking, Business Administration and related field of study
- At least eight (8) years' banking or related experience, with 5 years at senior managerial level
- Strong knowledge of Retail Banking, products practices and operational risk framework
- Experience in Branch Management
- Stakeholder management

Required Skills and Attributes

- Excellent communication skills – both written and verbal
- People Management skills
- Customer Service Orientation
- Persuading and selling.
- Analytical thinking.
- Customer Relationship acumen
- Presentation and facilitation skills.

HUMAN RESOURCE DEPARTMENT

12. HUMAN RESOURCE MANAGER (X1)

Job Purpose

This role is responsible for the implementation and execution of the HR initiatives in alignment with the overall Bank strategy.

Key Responsibilities

- Compensation & Benefits
- Ensure fair and consistent implementation of Human Resources policies and procedures.
- Monitor labor legislation and ensure compliance with this and all labor administrative activities.
- Ensure employment contracts adhere to requirements in relevant legislations.
- Make sure the salary structure and benefits are competitive and in compliance with legal requirements.
- Align Performance Management System with compensation structure.
- Administer and monitor benefits structure including Health and Life Insurance benefits.
- Timely and effective board reporting
- Management of payroll.
- Manage union relationships
- Human Resource process improvement(Payroll systems and HRMIS)
- Monitor compensation - ensuring internal equity & compliance and benefits.
- Facilitate job analysis and update job descriptions.
- Manage of all human resources reporting activities.
- Work closely with Finance to support Budgeting process.
- Ensuring staff are remunerated in accordance with Conditions of Services and other Bank policies applicable.
- Ensuring terminal benefits are correctly computed and disbursed.
- To ensure implementation of the performance management process in adherence to set timelines.
- Provide technical advisory support to line managers and staff with regard to performance management activities.
- To ensure that all relevant JDs, KPI/Appraisal documents, PIP templates are developed, updated, approved and

available for line mangers and staff.
- To track the status of all KPI documents and report on the quality of the documents.
- To advance the robust reporting of performance indexes including countrywide briefs, updates into EXCO, or other relevant committees requesting these updates.
- Foster an atmosphere of time driven delivery of performance targets countrywide.
- Quick and effective resolution of grievances and disciplinary cases that may arise in the bank using existing policy.
- Coaching and advising the senior managers on all people issues.
- Serve as an intermediary if informal means of resolution do not placate the concerning individuals.
- Interpret and advise supervisors and staff on the Disciplinary and Grievance procedure code of the bank and the Banks Code of ethics.
- Provide HR policy guidance and interpretation.
- Work closely with management and employees to improve employee engagement.
- Provide day to day performance management guidance.
- Develop and direct an HR agenda that supports and drives the overarching goals of the organization.
- Drive leave utilization.
- Providing guidance to management and implementing all issues related to Industrial Relations and Labour or Employee-Management Relations.
- Liaising with Union and Human Resource contemporaries on Industrial Relations issues and practices, with a view to broadening the understanding of Industrial law.
- Attend negotiations and meetings with the Union when delegated to.
- Assess and report on the industrial relations climate / temperature across the Bank and make recommendations.

HRMS Administration
- Process approvals in the HRMS portal or other HR software as per authorised delegated level.
- Administer by attending to all HRMS queries from stakeholders in liaison with developing team.

Qualification and Experience
- Grade 12 Credit or above mandatory in Mathematics and English and any other three subjects.
- Degree in Human Resources, Business Administration and related field of study.
- At least five (5) years' experience in Human Resources.
- Must be a member of ZIHRM.

INFORMATION TECHNOLOGY DEPARTMENT

13. MANAGER CORE BANKING/DIGITAL BANKING (X1)

Job Summary

We are seeking an experienced and dynamic Manager for Core Banking/Digital Banking to lead and oversee our core banking systems (Flexcube) and digital banking initiatives. The ideal candidate will be responsible for managing the development, implementation, and maintenance of our core banking platforms and digital banking solutions, ensuring they meet the needs of the business and our customers. This role requires a strategic thinker with strong leadership skills and a deep understanding of banking technologies.

Key Responsibilities:
- Develop and execute the strategic roadmap for core banking and digital banking platforms.
- Ensure alignment of digital banking initiatives with overall business objectives.
- Lead, mentor, and develop a team of IT professionals, ensuring high performance and engagement.
- Foster a collaborative and innovative team environment.
- Oversee the planning, execution, and delivery of core banking and digital banking projects.
- Ensure projects are completed on time, within scope, and budget.
- Manage the day-to-day operations of core banking systems and digital banking platforms.
- Ensure systems are secure, reliable, and efficient.
- Identify opportunities for system enhancements and process improvements.
- Collaborate with external vendors and service providers to implement and support banking technologies.
- Negotiate contracts and manage vendor relationships to ensure service quality and value for money.
- Ensure all systems and processes comply with regulatory requirements and internal policies.
- Develop and implement risk management strategies to mitigate potential issues.
- Focus on enhancing the digital banking experience for customers.
- Collect and analyse customer feedback to drive continuous improvement.
- Act as the primary point of contact for core banking and digital banking initiatives.
- Communicate effectively with senior management, business units, and other stakeholders.

Qualifications and Experience
- Bachelor's degree in computer science, Information Technology, or a related field. Master's degree is a plus.
- Minimum of 7 years of experience in IT management, with a focus on core banking and digital banking systems.
- Strong knowledge of Flexcube core banking system and banking operations, digital banking trends, and regulatory requirements.
- Proven experience in project management, with a track record of successfully delivering complex IT projects.
- Excellent leadership and team management skills.
- Strong analytical and problem-solving abilities.
- Exceptional communication and interpersonal skills.
- Ability to manage multiple priorities and work under pressure.

14. IT SECURITY MANAGER (X1)

Responsible for developing, implementing, and managing the bank's information security strategies and programs to protect our digital assets, ensure compliance with industry regulations, and safeguard sensitive data against cyber threats. This role requires extensive knowledge of IT security practices, strong leadership skills, and the ability to respond effectively to security incidents.

Key Responsibilities:
- Develop and implement comprehensive IT security strategies, policies, and procedures to protect the bank's information assets.
- Ensure security policies are aligned with industry standards, regulatory requirements, and best practices.
- Conduct regular reviews and updates of security policies to address emerging threats and changing business needs.
- Identify, assess, and manage IT security risks across the organization.
- Conduct regular security audits, vulnerability assessments, and penetration testing.
- Ensure compliance with regulatory requirements such as PCI DSS, and other relevant standards.
- Coordinate with internal and external auditors to facilitate security assessments and audits.
- Develop and maintain an incident response plan to address security breaches and cyber threats.
- Lead the response to security incidents, including investigation, containment, mitigation, and recovery.
- Conduct post-incident analysis to identify root causes and implement corrective actions.
- Develop and deliver security awareness training programs for employees to promote a culture of security.
- Ensure staff are educated on security policies, procedures, and best practices.
- Stay informed about the latest security trends, threats, and technologies, and disseminate relevant information to the team.
- Oversee the selection, implementation, and management of security technologies and solutions, including firewalls, intrusion detection systems, encryption, and endpoint protection.
- Ensure security tools are properly configured, maintained, and monitored.
- Work with other IT teams to integrate security controls into system development and operational processes.
- Lead and manage the IT security team, providing guidance, mentorship, and performance management.
- Collaborate with other IT and business leaders to ensure security is integrated into all aspects of the organization's operations.
- Manage the security budget and resources effectively.

Qualifications and Experience
- Deep understanding of IT security frameworks, standards, and best practices.
- Knowledge of network security, application security, cloud security, and data protection.
- Experience with security technologies such as firewalls, IDS/IPS, SIEM, DLP, and encryption.
- Strong leadership and team management skills.
- Excellent problem-solving and analytical abilities.
- Strong communication and interpersonal skills, with the ability to interact effectively with technical and non-technical stakeholders.

AUDIT DEPARTMENT

15. INVESTIGATIONS OFFICER (X1)

The Investigations Officer will lead the investigations team within the Internal Audit department, focusing on identifying, analyzing, and resolving issues related to fraud, financial crime, and regulatory compliance within the bank. This role involves conducting thorough investigations, collaborating with internal and external stakeholders, and implementing strategies to mitigate risks and enhance the bank's integrity.

Key Responsibilities:
- Develop and implement comprehensive IT security strategies, policies, and procedures to protect the bank's

information assets.
- Ensure security policies are aligned with industry standards, regulatory requirements, and best practices.
- Conduct regular reviews and updates of security policies to address emerging threats and changing business needs.
- Identify, assess, and manage IT security risks across the organization.
- Conduct regular security audits, vulnerability assessments, and penetration testing.
- Ensure compliance with regulatory requirements such as PCI DSS, and other relevant standards.
- Coordinate with internal and external auditors to facilitate security assessments and audits.
- Develop and maintain an incident response plan to address security breaches and cyber threats.
- Lead the response to security incidents, including investigation, containment, mitigation, and recovery.
- Conduct post-incident analysis to identify root causes and implement corrective actions.
- Develop and deliver security awareness training programs for employees to promote a culture of security.
- Ensure staff are educated on security policies, procedures, and best practices.
- Stay informed about the latest security trends, threats, and technologies, and disseminate relevant information to the team.
- Oversee the selection, implementation, and management of security technologies and solutions, including firewalls, intrusion detection systems, encryption, and endpoint protection.
- Ensure security tools are properly configured, maintained, and monitored.
- Work with other IT teams to integrate security controls into system development and operational processes.
- Lead and manage the IT security team, providing guidance, mentorship, and performance management.
- Collaborate with other IT and business leaders to ensure security is integrated into all aspects of the organization's operations.
- Manage the security budget and resources effectively.

Qualifications and Experience
- Bachelor's degree in Finance, Law, Business Administration, or a related field. A master's degree or relevant professional certifications (e.g., Certified Fraud Examiner, Certified Anti-Money Laundering Specialist, CISA, ISO 22301, ACCA/CA Zambia) is an advantage.
- Minimum of 5 years of experience in investigations, audit, or risk management within the banking or financial services sector.
- Proven track record of managing complex investigations and leading teams.

Qualifications and Experience
- Strong analytical and problem-solving skills.
- Excellent communication and interpersonal skills.
- Proficient in using investigative tools and software.
- Knowledge of Zambian banking regulations and anti-money laundering laws.

16. MANAGER IT AUDIT (X1)

The Manager will support the Internal Audit Function to deliver the assurance assignments, execute planned audits in line with the audit plans and prepare reports of audit findings in accordance with the Bank's risk management guidelines, internal control procedures and the Bank's strategic objectives. Be responsible for conducting risk-focused audits; advising business units on the design, implementation, and maintenance of internal controls; and promoting compliance with Bank's policies and procedures, accounting standards, control policies, and applicable legislation.

Key Responsibilities:
- Carry out regular review of Bank IT systems and analysis of financial data to provide early warning signs needed for further investigations
- Perform revenue assurance engagements regularly highlighting areas of weakness and making recommendations for correction of anomalies noted.
- Review of daily system generated reports to ensure data integrity and reperform computations using ACL to ensure accuracy of data.
- Participate in the planning of auditable areas including risk assessment and drawing up of audit programs to identify areas of great concern and focus of audit resources.
- Conduct audits either individually or as part of a team so as to give assurance as to the effectiveness of controls and other risk mitigating measures.
- Write reports on the work done and make the necessary recommendations for improving controls and operational efficiency.
- Manage the audit files to ensure that audit findings are well supported.
- Conduct special tasks including investigating as will be assigned from time to time to achieve specified objectives.

- Verify the accuracy and completeness of statutory / BOU returns.
- Timely preparations of a comprehensive audit plan of assigned areas.
- Systematic and organized audit working papers.
- Organized execution of audits.
- High quality of working papers and reports of audit findings.
- Timely submission of verified statutory returns to BOU.

Qualifications and Experience

- Bachelor's degree in finance, Accounting, Statistics, Economics or a related business field.
- Poses certifications: Certified in Risk and Information Systems Control (CRISC), Certified Information Systems Auditor (CISA), or other related certifications.
- Minimum of 5-7 years of work experience in Audit, IT Audit, or IT Risk Management, with 3 years' experience at supervisory level.
- A master's degree or relevant professional certifications (e.g., CISA, ACCA/CA Zambia) is an advantage.
- Excellent project oversight and leadership skills with a keen interest in process improvement.
- Superior time management skills, with ability to effectively prioritize and multitask in a dynamic environment.
- Exposure to the regulatory landscape of the banking industry.
- Risk data and/or modelling, model risk management experience is an asset.

Required Skills and Attributes

- Proficiency in Microsoft Word and Excel
- Ability to collect, analyze and evaluate information and the preparation of written concise reports of work performed.
- Ability to communicate clearly and efficiently, both orally and in writing.
- Analytical and possession of an objective and probing mind.

APPLICATION PROCESS

Applications should be submitted electronically, clearly indicating the position being applied for in the subject line using **https://shorturl.at/kirqY**. Applications should include clearly scanned copies of the Curriculum Vitae, Certifications and other supporting documents. Please note that physical applications will **NOT** be accepted. Closing date for the other applications is **18th October 2024**.