

BADRU IDD

BAGANYIULIZA

RETAIL BANKER, BUSINESS STRATEGIST,
TRANSFORMATION LEADER, MANAGEMENT
SPECIALIST

PERSONAL PROFILE

A Serial Retail Banker with over 25 years of versatile experience in local and international Retail Banking practices, having diverse working cultural exposure acquired in both Tanzania Mainland and Island. Backed by a Bachelor's Degree of Commerce and Management from the University of Dar-Es-Salaam.

Acquainted with stellar business management acumen as well as revenue generation through strategic leadership and planning on a full range of operational initiatives inclusive of capacity building, marketing, sales, and customer relations management.

In possession of the ability to visualize and implement transformation, growth initiatives, and agendas relevant to the organization as per industry standards, practices, technology, and market trends.

SKILLS



RETAIL SUCCESSES

60+ Branch Management capacity
1000+ Staff Management capacity
750K+ Customers Base
80% Customer retention
75+ Branch Managers groomed
Introduction of NMB Morning Prayer

45+ New Branch set up
120% Loan portfolio growth (PBZ)
49% Profit contribution (Q1,2023)
90% Resolution rate
92% Mystery shopping results out of 90% benchmark (2026)

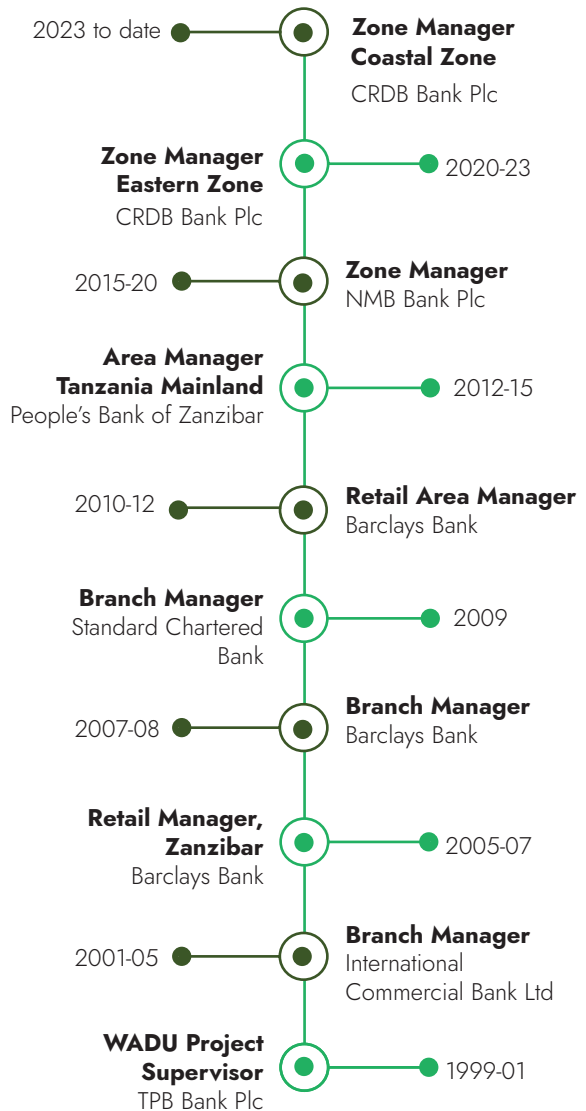
103% Deposit growth achieved (Q2,2026)
19% Efficiency ratio (Q2, 2026)
2.4% Non-Performing Loans (Q2,2026)
51% Loan to deposit ratio (Q2,2026)
100% Satisfactory Audit for 2026
CRDB Super Cup Champions 2022,2024

+255 758 906 452
badru.iddy@gmail.com

LANGUAGE



WORK TIMELINE



BOARD/COMMITTEE AND ACTING POSITION

- CRDB tendering committee
- CRDB & NMB - Fraud Management and Prevention disciplinary committee
- Baobab Schools Board Member
- CRDB & NMB - Chairman of Zonal Managers
- CRDB, NMB & Barclays - Ag. Head of Branch Network

MILESTONES



TPB BANK PLC:

- Revival and implementation of the WADU project
- Customers Relations Management
- Team Performance Management



PEOPLE'S BANK OF ZANZIBAR:

- Deposit growth 122%
- Branch Managers grooming
- Loan portfolio growth 120%



INTERNATIONAL COMMERCIAL BANK:

- Branch set up
- Enrolment of new operating system
- Attained the shortest break-even period



NMB BANK:

- Deposit growth rate 99%
- Customers Relations Management
- Customer base growth 20%
- Team engagement and retention
- Managed 2 zones in less than 2 years
- Introduction of NMB morning prayer for all Branches



BARCLAYS BANK TANZANIA LTD:

- Branch set up
- Branch Managers grooming
- 3 months over 18 months break-even time
- Developed performance report
- Successfully managed 2 branches consecutively



CRDB BANK PLC:

- Strategic alignment
- Customer service delivery 92%
- Customer Resolution Rate 90%
- Retail deposit growth achieved (103%)
- Loan to deposit ratio averages 51%
- Improve Portfolio at risk by 1% YoY
- Improve in Non-Performing Loans by 1% YoY
- Branch compliance audit 100% (9 Satisfactory Audited Branches out of 9)
- CRDB Super Cup Champions 2022,2024
- Introduction of Zone initiatives
 - The Coastal Zone theme
 - The Coastal Zone key priorities
 - Attack and retain sales campaign
 - Roadmap 2020 - 2026
 - Daily debriefing status report
 - Customer breakfast engagement
 - Wing preposition
 - Inter branch sales conflict
 - Make a different day (MAD)



STANDARD CHARTERED BANK:

- Branch set up
- Overall leader in forex income
- Overall leader in cash collection
- Head of Branch Managers

PROFESSIONAL EXPERIENCE:

ZONE MANAGER, EASTERN & COASTAL CRDB Bank Plc

June 2020 to date

Provide leadership to the Zonal team and drive business growth through an increase in the customer base and profitability, in alignment with CRDB's Strategic Plan. Provide advisory services to the Director of Retail, Heads of Departments and Senior Management on all matters concerning Branch Operations.

Key Accountabilities:

- **Business growth:** Increase Bank's revenue and profitability through deposits, loans, and income as per set targets.
- **Cost Management:** Responsible for Zonal budget planning and utilization as well as cost controls to ensure productivity within the business area.
- **Customer Relations Management:** Monitor the market to understand and respond effectively to customers' needs and relationship insights while assessing levels of customer satisfaction for improved services and products for customer retention.
- **Compliance Management:** Ensure regulatory compliance, operational procedures, and guidelines are adhered to and attain satisfactory audit reviews at the branch level.
- **Risk Management:** Identify and mitigate operational and environmental risks inherent in service delivery and minimize impact and or exposure.
- **Human Capital Management:** Lead Zonal teams at the branches and leadership levels and ensure proper resource allocation and alignment with Strategic plans.
- **Performance Management:** Ensure the team and Branch operations are in alignment by deploying strategies that allow for the achievement of objectives through results-oriented management.

ZONE MANAGER - SOUTHERN HIGHLANDS, & DAR-ES-SALAAM

NMB Bank Plc

December 2015 to June 2020

Responsible for business growth through the management of 31 branches in Southern Highlands and extended strategic initiatives in the Dar-Es-Salaam zone.

Key Accountabilities:

- **Sales Management:** Spearhead and implement sales strategies and initiatives for the purpose of increasing sales revenue for the zone and bank in general.
- **Customer Relations Management:** Manage customers' experience and satisfaction by leading the Branch team in providing stellar customer service including timely responses to queries and requirements.
- **Risk Mitigation and Management:** Responsible for assessing any potential threats and assessing possible strategies to eliminate or reduce threats and or impacts that may.
- **Compliance Management:** Monitor, evaluate and maintain statutory obligations set by governing authorities and ensure adherence. Ensure that Branch staff are aware of the organization's objectives and are in alignment to fulfill them and lead the team into achieving the set goals and targets.
- **Performance Management:** Ensure the team and Branch operations are in alignment by deploying strategies that allow for proper management of performance.

AREA MANAGER, TANZANIA MAINLAND

People's Bank of Zanzibar

September 2012 to November 2015

Expand the Bank's business in Tanzania Mainland through establishing, managing and leading strategic initiatives in Mtwara, Dodoma, and Dar-Es-Salaam.

Key Accountabilities:

- **Project Management:** Carry out and manage short and long terms goals and objectives and ensure successful implementation of set strategies
- **Resources Mobilization and Management:** Strategic planning and sourcing of financial resources, assets, and human resources and achieving operational requirements through optimal utilization of the financial, human capital, and technological resources
- **Team Management:** Ensure that Branch staff are aware of the organization's objectives and are in alignment to fulfill them and lead the team into achieving the set goals and targets.
- **Operations Management:** Oversee the Branch's day-to-day and strategic operational and administrative requirements through the team.

- **Performance Management:** Ensure the team and Branch operations are in alignment by deploying strategies that allow for the achievement of objectives through results-oriented management.

RETAIL AREA MANAGER, DAR-ES-SALAAM

Barclays Bank Tanzania Ltd

January 2010 to August 2012

Manage fifteen (15) out of thirty-two (32) Branches ensuring optimal utilization of resources and strategic execution of the Bank's initiatives to achieve customer experience and profit maximization.

Key Accountabilities:

- **Resources Management:** Achieve operational requirements through optimal utilization of the financial, human capital, and technological resources
- **Project Management:** Carry out and manage short and long terms goals and objectives and ensure successful implementation of set strategies across the Branches
- **Monitoring and Evaluation:** Follow up, track and analyze data accumulated as a result of continued interventions and assess the extent to which the objectives have been met.
- **Team Management:** Ensure that Branch staff are aware of the organization's objectives and are in alignment to fulfill them and lead the team into achieving the set goals and targets.
- **Operations Management:** Oversee the Branch's day-to-day and strategic operational and administrative requirements through the team.
- **Performance Management:** Ensure the team and Branch operations are in alignment by deploying strategies that allow for the achievement of objectives through results-oriented management.
- **Customer Relations Management:** Manage customers' experience and satisfaction by leading the Branch team in providing stellar customer service including timely responses to queries and requirements.

BRANCH MANAGER, DAR-ES-SALAAM

Standard Chartered Bank

April 2009 to December 2009

Oversee Branch's management, operations, and overall performance including strategic planning and resources management.

Key Accountabilities:

- **Team Management:** Ensure that Branch staff are aware of the organization's objectives and are in alignment to fulfill them and lead the team into achieving the set goals and targets.
- **Operations Management:** Oversee the Branch's day-to-day and strategic operational and administrative requirements through the team.
- **Marketing and Sales planning:** Analyze the organization's and Branch's relevant Marketing and Sales requirements, seek approval and execute the plans to create awareness and increase revenue.
- **Assets and Liability Management:** Safeguard the organization's interests through the protection of capital and income from financial risks associated with Branch operations.
- **Performance Management:** Ensure the team and Branch operations are in alignment by deploying strategies that allow for the achievement of objectives through results-oriented management.
- **Customer Relations Management:** Ensure customers' experience and satisfaction by leading the Branch team in providing stellar customer service including timely responses to queries and requirements.

BRANCH MANAGER, DAR-ES-SALAAM

Barclays Bank Tanzania Ltd

April 2007 to April 2009

Oversee Branch's management, operations, and overall performance including strategic planning and resources management.

Key Accountabilities:

- **Team Management:** Ensure that Branch staff are aware of the organization's objectives and are in alignment to fulfill them and lead the team into achieving the set goals and targets.
- **Operations Management:** Oversee the Branch's day-to-day and strategic operational and administrative requirements through the team.
- **Marketing and Sales planning:** Analyze the organization's and Branch's relevant Marketing and Sales requirements, seek approval and

execute the plans to create awareness and increase revenue.

- **Assets and Liability Management:** Safeguard the organization's interests through the protection of capital and income from financial risks associated with Branch operations.
- **Performance Management:** Ensure the team and Branch operations are in alignment by deploying strategies that allow for the achievement of objectives through results-oriented management.

RETAIL MANAGER, ZANZIBAR

Barclays Bank Tanzania Ltd

October 2005 to April 2007

Handling the Branch's operations and ensuring profitability through key accounts management and customer satisfaction.

Key Accountabilities:

- **Assets and Liability Management:** Management of cash flow and loans to reduce the Bank's risk due to liabilities.
- **Operations Management:** Responsible for the general management of the Branch's operations, inclusive of regular reporting to respective authorities.
- **Accounts Management:** Oversee customer service delivery and ensure all key information with regard to Bank's products and information is aligned and communicated.
- **Performance Management:** Ensure the team and Branch operations are in alignment by deploying strategies that allow for the achievement of objectives through results-oriented management.

BRANCH MANAGER, DARES-SALAAM

International Commercial Bank Ltd

October 2004 to September 2005

Responsible for the entire management of the Branch's operations with a key focus on revenue generation as per the Bank's strategic plan.

Key Accountabilities:

- **Operations Management:** Oversee the Branch's daily operations and management of resources allocated to meet targets.

- **Performance Management:** Strategically align objectives with resources and operational requirements and monitor progress and implement re-alignment solutions where required.
- **Customer Relations Management:** Ensure proper acquisition and retention of customers by offering satisfactory services.
- **Marketing and Sales:** Develop marketing and sales strategies aimed at creating awareness of the Bank's services and products.
- **Stakeholders Engagement and Management:** Manage all information, documentation, and communication with respective authorities, inclusive reporting on performance.

OTHER ROLES AT INTERNATIONAL COMMERCIAL BANK LTD:

SENIOR EXECUTIVE OFFICER

October 2003 to October 2004

OPERATIONS OFFICER

June 2002 to October 2003

CHIEF CASHIER

March 2001 to June 2002

WADU PROJECT SUPERVISOR, DARES-SALAAM

TPB Bank Plc

August 1999 to March 2001

The role entailed handling a special project that involved account opening and customer management as well project team supervision.

Key Accountabilities:

- **Operations Management:** Bank accounts opening and management of clients' deposits and accounts reconciliations
- **Performance Management:** Project implementation management and supervision of the project team and their performance
- **Stakeholder Engagement and Management:** Ensure stellar customer handling and provide regular updates on project status and operations to key stakeholders.

INHOUSE TRAINING & COURSES ATTENDED

- Islamic Banking Operations
- Leadership Excellence Programme,
- Branch Manager sales toolkit,
- Protocol and Public relationship,
- People & Relationship Management,
- The art & Science of sales,
- Trainer of the Trainee – Branch based Management,
- Development supervisory skills,
- Intensive training in SME and Microfinance,
- Basic credit school,
- Unlocking Sales potential, Negotiations sales skills and service culture,
- Employees Engagement survey,
- Treat Customer Fairly,
- Record Management Training,
- Anti-Bribery and Corruption,
- Health and Safety Awareness,
- Customer Service Revolution ,
- Performance Development,
- Anti- Money Laundering,
- Image Building,
- KYC & CDD [know your customer & customer due diligence],
- Operational Risk Management,
- Sanction Training,
- Customer Advisor Training
- Relationship Manager Product Knowledge and Sales,