



Claims Manager (1 Position(s))

Job Location :

Head Office

Job Purpose:

- Responsible for all claims, processes, and procedures for both general and life insurance products.
- Manage claim payments as per agreed timelines and attend all customer complaints within the agreed timelines.
- Safely guide the bank and clients' interests by ensure all valid claims are paid. He/she has to ensure timely payment of all insurance claims with banks' interest both on embedded and stand alone, and process Faraja claims.

Main Responsibilities:

- Responsible for all life and general insurance claims
- Oversee the embedded life and general insurance claim portfolio
- Insurance claim management to ensure all claims are paid within agreed TAT
- Responsible for the claim procedures on all insurance products
- Supervise the claim team and manage the relationship with insurers claim teams
- Proactively identify claim issues and resolve them timely
- Manage relationship with customers, branch, and other stakeholders
- Responsible for all the obligations of specified person as described on the Bancassurance regulations with regards to claims and customer protection
- Co-ordinate training on claims
- Responsible for managing all the risks that may arise to the bank from claim management
- Responsible for development of quicker and safe ways of claim settlement
- Consolidate and prepare monthly reports on claim performance for each insurer
- Reconcile on claim paid against what was claimed in numbers and amount.

Knowledge and Skills:

- A comprehensive knowledge on general insurance and life products
- Knowledge on banks products

- A good understanding of legislation related to banc assurance and channel delivery
- Greater understanding of product life cycle
- A comprehensive knowledge on insurance claims
- Strong analytical and numerical skills
- Good interpersonal and networking skills

Qualifications and Experience:

- Bachelor's degree or its equivalent in Insurance business or Risk management.
- A Master's Degree/Postgraduate in risk management, insurance business or business fields will be an added advantage
- Any certification course or training in risk management and insurance business is an added advantage.
- A minimum of 5 years of working experience in insurance business with a reputable company.
- Minimum of 3 years of working experience at a managerial role
- Underwriting and claims experience on insurance products

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Job opening date : 29-Dec-2022

Job closing date : 19-Jan-2023

Product Manager Assets (1 Position(s))

Job Location :

Head Office

Job Purpose:

Responsible for asset product development, management and performance for Retail Banking while ensuring product profitability.

Main Responsibilities:

- Develop, implement, and manage a compelling Retail banking portfolio of Asset products.
- Ensure proper communication of new products before public launch, awareness, and training to branches and all key stakeholders
- Ensure new products are approved and in line with controls and regulations, customer centric concept and are fairly priced.
- Monitor, asses, and report new products framework and ensure the same is in line with the bank's projections, targets, and budget.
- Analyze, manage, and identify all system faults that affect product performance then, suggest areas of improvement, get approvals for improvement, and ensure approved changes/enhancements are implemented within the agreed timelines.

- Monitor asset product quality by working with key stakeholders to ensure it remains within the acceptable bank's threshold
- Play a key role in innovating Retail Banking asset products.
- Manage internal relationships with key stakeholders and business partners during introduction of new or existing products in accordance to bank risk appetite as well as customer needs
- Regular (Quarterly/Semi-Annually/Annually) Competitor Review vis-à-vis Retail Asset product offering.
- Conduct profitability analysis to ensure product performance as per targets
- Being pro-active to identify product issues and resolve them timely in a proactive manner.
- Responsible for products features enhancements and revamps where need be to ensure that all products features are relevant to customer's needs and market competition in the industry.

Knowledge and Skills:

- Strong knowledge of constructing reports, executive summaries, and briefs
- In-depth understanding of product life cycle
- Business planning and Project management skills
- Strong analytical and numerical skills for calculation of statistics, figures and targets
- Credit knowledge
- Excellent Communication skills both written and oral
- Standard Computer skills
- Good interpersonal and networking skills
- Negotiation and Report writing skills
- Presentation, Coaching and Training skills

Qualifications and Experience:

- Bachelor's degree or its equivalent in Business/Accountancy/Economics/Finance or any other related field.
- Any course or training in product development is an added advantage
- Minimum of 5 years' experience in banking, out of which 3 should be in Credit or Asset product environment.

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Job opening date : 29-Dec-2022

Job closing date : 19-Jan-2023

Head Agri Retail (1 Position(s))

Job Location :

Head Office

Job Purpose:

- Manage the Agri Retail Unit at the Head Office and Zones.
- Provide leadership in implementing strategic goals on behalf of the bank as well as maintain a highly attractive and motivating working environment to the unit that will increase excellent agribusiness services to Retail clients that in turn reflects on profitability and growth.

Main Responsibilities:

- Work together with Head Agri Advisory in formulating Agri Retail department strategy and subsequently grow both of Agri Assets & Liabilities
- Ensure Agri Retail department adhere to performance management calendar including objective setting and periodic quarterly reviews as well as setting measures to enhance performance.
- With the help of Head Advisory identify opportunities within the agricultural industry value chain for growth opportunities, cross selling and new innovative solutions.
- Provide clear direction to team members on the strategic plan and key focus areas and ensure their understanding and buy-in, Benchmark productivity of the department against industry standards and create measures to improve productivity
- Prepare budgets for growth of Agribusiness Retail in line with banks targets.
- Deliver all commercial activities of Agri retail business including timely execution of loan applications, approvals, and disbursements according to agriculture calendar.
- Through monitoring of and co-ordination with Zonal Managers, ensure Agri retail targets are achieved as per approved budget and that resources are allocated as per Agri coverage model and subsequently ensure performance and profitability is achieved.
- Coordinate and consolidate all Agri retail loan report requirements of third parties i.e., guarantors, partners, etc., on a timely basis
- Team up with Business, Advisory and Product Development teams to structure and rollout new Agri-products.
- Prepare budgets for growth of Agribusiness Retail unit and coordinate budget objectives to ensure targets are achieved.
- Supervise the preparation of MIS reports for Agribusiness Retail Unit and advice on anomalies observed and suggest solutions to rectify.
- Coordinate and consolidate timely all Agribusiness Retail reports requirement to third parties i.e., guarantors, partners, etc. according to agreed terms and conditions.
- Review credit appraisals from Senior Relationship Managers and Relationship Managers to provide technical advice and way forward to the Credit Committee.
- Present and defend credit applications submitted at Credit and Board Credit Committees.
- Manage relationships with business partners such as the Government, guarantors, donors, and various solution providers for enhancing financial inclusion to smallholder farmers and agriculture value chain players.
- Collaborate with other business departments/units to ensure seamless value chain delivery of agricultural solutions.
- Coordinate all agribusiness retail activities in the bank, monitor and advise the Management on the best option to improve Agribusiness Retail revenue.
- Supervise the preparation of MIS reports for Agribusiness Retail Unit and advice on anomalies observed and suggest solutions to rectify.

Knowledge and Skills:

- Good knowledge of Agribusiness Value Chains.

- Sound Credit knowledge.
- Good knowledge of banks products and services.
- Knowledge of Agribusiness and government policies related to agricultural activities.
- Business environment awareness.
- Knowledge and awareness of BOT regulations, banks policies and procedures.
- Banks agribusiness products.
- Risk Management skills.
- Strong leadership and negotiation skills.
- Teamwork/Collaboration with other business Departments/units to ensure seamless value chain delivery of Agricultural solutions.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Agro-Economics or any other related field
 - Minimum 5 years of having worked in Agribusiness sector
 - Minimum 4 years of credit appraisals
 - Minimum of 5 years in a Managerial position
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Job opening date : 23-Dec-2022

Job closing date : 13-Jan-2023

Relationship Manager Agri Retail (1 Position(s))

Job Location :

Western Zone, Majimoto

Job Purpose:

- Responsible for marketing agribusiness SMEs products and services to grow assets and liabilities; generate leads, processing and assessing SMEs agri-credit applications, reviewing credit appraisals from Relationship Officers from the branches in the zone.
- Responsible for analyzing performance of all agri-SMEs in a mandated area of operation against the set budget and ensure compliance with quality standards of the agri-loans.
- Advise the Head, Agri Retail on implications and corrective measures for any business anomalies. The Relationship Manager is expected to put forward business propositions and support product development team in modelling new products and services that fits agribusiness customers.

Main Responsibilities:

- Prepare action plan for implementation and achievement of assets and liabilities budget objectives for his/her area of operation/zone.
- Review and advise the bank on its pricing policy for agri-loan products and services from time to time based on feedback from the field.

- Come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri events.
- Monitor and supervise all MSMEs Agri-loans issued and disbursed in his/her area of operation/zone to ensure good and quality portfolio.
- Timely prepare periodical and ad hoc evaluation reports on Agri-MSMEs performance on assets and liabilities (Weekly, Bi-weekly, Monthly and quarterly).
- Plan, prepare and review marketing strategies for new and existing Agri-loan products from time to time.
- Monitor and ensure that all MSMEs Agri-loan products delivery processes are working properly and provide advice to the Head; Agri Retail for any improvement needed.
- Review credit appraisals from Relationship Officers in Zone that require Retail or Wholesale CREDCOs decision.
- Assist branches and zones to prepare budgets for Agri-MSMEs assets and liabilities
- Train and coach other Relationship Officers on various business best practices and processes in evaluating and assessing Agri-Loan applicants.

Knowledge and Skills:

- Sound knowledge of agribusiness economics, the role of credit in business and business development.
- Sound knowledge of Agribusiness Retail Banking products and services in the agricultural value chains.
- Excellent knowledge of agriculture sector dynamics and related laws.
- Sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri-MSMEs market and general business environments in the agriculture value chains.
- Computer proficiency (Excel, word, power point presentation and access)
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship management with ambition to provide solutions to customers' expectations.
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills.
- Managerial and leadership skills (conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers.
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- People management, representation, team building and developing high performing teams.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Agriculture and/or Agricultural Economics, Banking, Business Administration, Finance, or related fields.
- Minimum of 3 years' banking experience, inclusive of roles in credit assessment, project appraisal and other bank operations.

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Job opening date : 27-Dec-2022

Job closing date : 17-Jan-2023

Relationship Manager Agri Retail (1 Position(s))

Job Location :

Western Zone, Mihayo

Job Purpose:

- Responsible for marketing agribusiness SMEs products and services to grow assets and liabilities; generate leads, processing and assessing SMEs agri-credit applications, reviewing credit appraisals from Relationship Officers from the branches in the zone.
- Responsible for analyzing performance of all agri-SMEs in a mandated area of operation against the set budget and ensure compliance with quality standards of the agri-loans.
- Advise the Head, Agri Retail on implications and corrective measures for any business anomalies. The Relationship Manager is expected to put forward business propositions and support product development team in modelling new products and services that fits agribusiness customers.

Main Responsibilities:

- Prepare action plan for implementation and achievement of assets and liabilities budget objectives for his/her area of operation/zone.
- Review and advise the bank on its pricing policy for agri-loan products and services from time to time based on feedback from the field.
- Come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri events.
- Monitor and supervise all MSMEs Agri-loans issued and disbursed in his/her area of operation/zone to ensure good and quality portfolio.
- Timely prepare periodical and ad hoc evaluation reports on Agri-MSMEs performance on assets and liabilities (Weekly, Bi-weekly, Monthly and quarterly).
- Plan, prepare and review marketing strategies for new and existing Agri-loan products from time to time.
- Monitor and ensure that all MSMEs Agri-loan products delivery processes are working properly and provide advice to the Head; Agri Retail for any improvement needed.
- Review credit appraisals from Relationship Officers in Zone that require Retail or Wholesale CREDCOs decision.
- Assist branches and zones to prepare budgets for Agri-MSMEs assets and liabilities
- Train and coach other Relationship Officers on various business best practices and processes in evaluating and assessing Agri-Loan applicants.

Knowledge and Skills:

- Sound knowledge of agribusiness economics, the role of credit in business and business development.
- Sound knowledge of Agribusiness Retail Banking products and services in the agricultural value chains.

- Excellent knowledge of agriculture sector dynamics and related laws.
- Sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri-MSMEs market and general business environments in the agriculture value chains.
- Computer proficiency (Excel, word, power point presentation and access)
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship management with ambition to provide solutions to customers' expectations.
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills.
- Managerial and leadership skills (conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers.
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- People management, representation, team building and developing high performing teams.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Agriculture and/or Agricultural Economics, Banking, Business Administration, Finance, or related fields.
- Minimum of 3 years' banking experience, inclusive of roles in credit assessment, project appraisal and other bank operations.

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Job opening date : 27-Dec-2022

Job closing date : 17-Jan-2023

Relationship Manager; Agri Liabilities (1 Position(s))

Job Location :

Head Office

Job Purpose:

Responsible for coordinating initiatives in growing Agribusiness Retail Liabilities from the entire Agri Value Chain activities, advising the department on business strategy to generate more deposits and guiding Relationship Managers and Relationship Officers in recruiting agribusiness customers to grow agribusiness retail liabilities in line to assets growth.

Main Responsibilities:

- Driving sales initiatives and strategies to mobilize deposits in the zones and branches.
- Launch and implement new innovative liability products market segment.

- Work with the zone, branch and head office sales teams in monitoring and growing agri-retail liability book to achieve overall deposit targets of the department.
- Put forward deposit mobilization proposals in collaboration with the product and channels team and recommendations for decision-making.
- Take a leading role in guiding Relationship Managers and Relationship Officers in growing deposits from the smallholder farmers, Agri-SMEs and other agriculture stakeholders such as NGOs, Government, donors and other agriculture value chain players.
- Manage account dormancy rate at minimum and take necessary actions to remediate.
- Proactively provide guidance to zones and branches in managing top agribusiness retail depositors.
- Provide guidance to Relationship Managers/Officers across zones and branches in building liability portfolio.
- Provide zones and branches with training of new and existing liability products and conduct liability sales training
- Assess, identify and develop business opportunities from existing and potential customers for cross selling the bank's products and services i.e. FDR, Wekeza, Trade Finance, Forex, Bank Guarantees, Internet Banking, NMB Mobile, etc.
- Ensure excellent customer relationship is maintained to foster growth in number of customers being recruited and retention levels.
- Ensure Agri-retail loan to deposit ratio (LDR) is maintained within the acceptable levels.
- Monitor market and competitors' activities to address opportunities for acquisitions and increased market share.
- Advise the Head, Agri Retail on different strategies related to Agribusiness Retail Banking development in growing its penetration and impact on growing deposits book.
- Provide daily, weekly, monthly, and ad hoc reports on Agri-retail deposit mobilization.
- Preparing budgets and projections for liabilities in all zones and the respective branches.
- Manage execution of Relationship Managers/Officers' weekly pipelines for liabilities.
- Proactively engage with other internal stakeholders such as Products & Channels, Credit, Legal, Risk, ICT, Operations, Audit, etc. to ensure the Agri-retail deposits are well maintained.
- Monitor and evaluate the set budgets by ensuring Relationship Managers/Officers weekly and monthly sales targets are achieved within timelines.
- To prepare and represent NMB in all customer fora aiming at attracting funds and deposits, ensure the relationship between the bank, customers and other stakeholders is highly maintained with high level of networking and outstanding services.
- Perform other duties as may be directed or assigned by his/her superior.

Knowledge and Skills:

- Understanding of the Bank's liability products and set terms and conditions.
- Knowledge of the Tanzania Banking Sector Environment.
- Sound knowledge of agribusiness value chains (AVC) market and its environment.
- Understanding of bank's products, policies and procedures.
- Conversant with standard computer applications (Excel, Word, PPT, and Access).
- Excellent communication and high proficiency in the use of (English and Kiswahili).
- Strong presentation skills
- Good customer relationship building capacity.
- Stakeholders' management, leadership, coaching, and team building skills.

- Strong sales management skills
- Strong analytical skills on numbers and trends.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Agri-economics and Agribusiness, Finance, accounting, Banking, Economics/Statistics, and/or other relevant fields.
- MBA will be an added advantage
- At least 5 years' experience in banking preferably liability sales for agribusiness and/or business banking relationship management role.
- Experience in product development and Data analytics are added advantage.

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Job opening date : 28-Dec-2022

Job closing date : 18-Jan-2023

Relationship Manager; Commercial (1 Position(s))

Job Location :

Head Office

Job Purpose:

Responsible for driving sales of assets and liabilities for commercial businesses; as well as onboarding of potential customers.

Main Responsibilities:

- Actively selling loans, deposit, and cross selling other banks products (Forex, Fund Transfer, Internet Banking etc.) to commercial businesses.
- Onboarding and appraising big ticket size assets (TZS 3 billion and above) and provide recommendations for decision making
- Advise the Senior Manager; Commercial on all aspects related to developing the commercial business (Asset & Liabilities)
- Take a leading role in driving commercial sales, through positive customer relationships, networking and relevant promotions via the branch network.
- Offer support and build capacity of Relationship Officers through on-going mentoring and engagement to ensure quality credit applications and business growth.
- Monitor and review the commercial portfolio performance to ensure that targets are met.
- Review customer feedback, market intelligence, workshops/focus group reports and review product design and performance to establish if change, redesign or re-launch is appropriate.
- Co-ordinate budget objectives of the responsibility area on commercial products to ensure targets are achieved as per approved budget.
- Ensure that customer satisfaction is achieved by providing accurate sales advice in line with customers' expectations.

- Prepare budget and projections for the commercial product segment. The budget to include the list of existing, prospective, and potential customers to benefit from the loan and deposit products.
- Perform other duties as may be directed or assigned by his/her line manager

Knowledge and Skills:

- Strong credit analysis skills.
- Strong customer relationship and sound understanding of bank's loan products, policies, and procedures.
- Conversant with standard computer applications (Excel, Word and Access).
- Good communication skills with high proficiency in the use of (English and Kiswahili).
- Strong business management, leadership, coaching, and team building skills.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Finance, Accounting, Banking and or related fields.
- At least 4 years' experience in Relationship Management; handling customers under Business & Commercial Banking
- Experience in Credit Analysis and Appraisal

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Job opening date : 28-Dec-2022

Job closing date : 18-Jan-2023

Relationship Manager; Diaspora (1 Position(s))

Job Location :

Head Office

Job Purpose:

To liaise between Diaspora clients and the bank, ensure growth of business value and profitability in order to maximize banks deposit base and revenue. Advise clients the best possible ways to invest monies though interlinkage with the custody team.

Main Responsibilities:

- Sell, develop business, and ensure that there is increased customer base, deposit, earnings, facility utilization and usage of bank products and services.
- Be the principal contact point for the bank's relationship with a designated portfolio of Diaspora customers and non-customers to all other NMB departments/units as per customer needs.
- Ensure that customer relations are well maintained to reduce complaints and retain existing customers.
- Grow and maintain quality loan book and manage PAR and NPL as arise thereof.

- Plan, manage and execute campaigns in international markets with high customer potential for recruitment and articulate Banks focus with targeted presentations.
- Analyze market intelligence across global markets and develop tactical campaign, sales plan and champion development of innovative products.
- Prepare monthly status reports – business engagements and quantify the values achieved.
- Ensure that an effective call program is maintained on all allocated relationships and prospects. The call reports should be recorded shared and filed
- Be conversant with policies and procedures pertaining to all bank products and services and be able to adapt to change based on technological advancements and customer sophistication.
- Maintain close relationships with key stakeholders such as embassies and Tanzanian diaspora leaders.

Knowledge and Skills:

- Thorough knowledge of bank products, operations, regulations and specific markets for diaspora clients and wealth management needs.
- Ability and flexibility to travel widely for Diaspora Market activation and be accessible to customers from different global time zones
- In-depth knowledge of diaspora needs (products, services, and behavior)
- Sound financial knowledge, thorough information of NMB various offerings
- Interpersonal skills to create and maintain relevant business networks; and to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.
- Preferably ability to speaks other foreign languages beyond English such as French/German/Spanish
- Relationship Management skills to effectively perform Relationship Management activities/tasks in a manner that consistently achieves high quality standards or benchmarks.
- Knowledge of personal banking products.
- Knowledge and effective application of all relevant banking policies, processes, procedures, and guidelines to consistently achieve required compliance standards or benchmarks.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.
- Sales and marketing skills to effectively sell bank products and expand market share.
- Business development skills to effectively segment the target market, gather market intelligence and identify opportunities for the bank to sell its products.
- Commercial awareness to Understand and apply commercial and financial principles to business thinking.
- Strong oral and written communication skills. Planning and organizing skills to effectively plan own time and manage assigned projects.
- Strong networking skills to establish mutually beneficial relationships with other businesspeople and potential clients and customers in order to grow business.
- Proficiency in use of MS office tools.

Qualifications and Experience:

- Bachelor's degree or its equivalent in Business Administration or related fields.
- 4 years' minimum experience in Sales or service-related role out of which 2 should be in Diaspora

- General experience in product development and credit analysis.

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Job opening date : 27-Dec-2022

Job closing date : 17-Jan-2023

Relationship Manager; Mortgage Financing (1 Position(s))

Job Location :

Central Zone, Kambarage

Job Purpose:

- Responsible for growing the Mortgage financing portfolio and ensuring that the product is well positioned in the Market.
- Manage the end-to-end relationship of key stakeholders.
- Provide mortgage training and coaching to the sales force. Responsible for designing sales strategies and ensure smooth execution for the growth of Portfolio across the network.

Main Responsibilities:

- Actively engage in sales of Mortgage and embed mortgage sales culture across the network.
- Appraise Mortgage credit applications above the Relationship Officer's limit from branches and provide recommendations for decision making
- Take a leading role in driving growth of Mortgage business, through networking and promoting the business among branch sales teams and branch managers.
- Build the capacity of the branch sales teams through on-going training, coaching and support in order to ensure quality credit applications and Business Growth.
- Monitor and review Mortgage performance to ensure branches targets are met.
- Review with branch sales team client feedback, market intelligence, workshops/focus group reports and review product design and performance to establish if change, redesign or re-launch is appropriate.
- Ensure that customer satisfaction for the Mortgage loan is achieved by providing accurate advice for selling in line with customers' expectations.
- Be an effective agent of change and role model for RMs and Branch network
- Establish, strengthen, and manage relationships with all the key stakeholders in the Mortgage Financing i.e., Real Estate developers as well as at individual Official level
- Ensure high level of integrity through compliance, understanding of the loan book, credit policy, and the procedures by Relationship Managers
- Be conversant with policies, procedures and Market trends pertaining to all bank products and services and be able to adapt to change based on technological advancements and customer satisfaction.

Knowledge and Skills:

- MS application (Excel, Vision, Word, Publisher)

- Adaptability, Building Positive Working Relationships, Coaching, Communication, Continuous Learning, Contributing to Team Success, Customer Focus, Formal Presentation, Innovation, Planning & Organizing, Work Standards
- In-depth understanding of the Market trends
- Understanding of mortgage regulations
- Excellent communication and listening skills.
- Confidence and presentation skills.
- Understanding and interest in financial/banking products and markets.
- Ability to explain and handle complex information clearly and simply.
- Good sales and negotiation skills.
- Credit and analytics skills
- Relationship management skills

Qualifications and Experience:

- Bachelor's degree or its equivalent in Business related studies
- A minimum of 4 years' experience in banking operations, out of which 3 should be in relationship management and or Portfolio Management.

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Job opening date : 28-Dec-2022

Job closing date : 18-Jan-2023

Senior Credit Data Scientist (1 Position(s))

Job Location :

Head Office

Job Purpose:

- To provide competent and reliable support on credit related projects including system development / implementation / enhancements and automation, new credit product designing, CRB services, Credit Scoring Tools, IFRS9 assessment, maintenance of credit risk related models, validation and reporting, etc.
- To deliver a professional service, this includes conducting advanced analytics with regards to NMB's loan portfolio performance trends and the overall banking industry as a whole in an effort of mitigate credit risks and thereafter make recommendations for management decisions.
- To prepare and ensure availability of analytical reports to all internal and external partners that involved in credit matters and handling various credit related queries.

Main Responsibilities:

- Responsible for applying advanced analytical skills and machine learning experience to develop, review, validate and maintain credit risk related models and dashboards for the bank.
- Provide proper support and supervision of the IFRS 9 solutions particularly on reports preparation, process review, system enhancement and validation.

- Responsible for identifying hotspots, modelling and providing analytical updates on internal and external factors that influence NMB's portfolio performance and banking industry as a whole in an effort of mitigating credit risk exposure.
- Responsible for managing CRB services within NMB Bank with regards to monthly data submission, data quality improvement, system enhancements, trainings and handling disputes/queries concerning CRB process on ensuring full compliance in accordance with BOT regulatory requirements.
- Develop and maintain detailed processes and other requirements related to credit risk models.
- Responsible for providing full support by sharing all the required credit reports/information and handling various credit related queries to the internal and external partners including BOT, auditors and other institutions.

Knowledge and Skills:

- A comprehensive knowledge of credit risk models.
- Understanding of Programming languages e.g. Java, C, SQL, Python, R, etc.
- Business Intelligence & Data analytics.
- Knowledge of Machine Learning Techniques.
- Strong mathematical & numeracy skills.
- Understanding of the reports & data visualizations tools.
- Critical thinking, excellent analytical and creative.
- Communication and presentation skills.
- Ability to prioritize, meet deadlines and work under pressure.
- Self-directed work and problem-solving centric attitude.
- Ability to independently research and develop innovative analytics.

Qualifications and Experience:

- Bachelor's Degree or its equivalent in Mathematics, Computer Science, Computer Engineering, Data Analytics, Machine Learning, or related fields.
- At least 3 years' experience preferably in; -
-Programming languages including SQL, Python, Scala and Perl; and R.
-SQL and NoSQL databases.
-Data mining and manipulation, machine learning algorithms and applications.
- Experience in Credit risk modelling within the Banking industry is an added advantage.

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Job opening date : 27-Dec-2022

Job closing date : 17-Jan-2023

Click the link below to apply:

https://careers.nmbbank.co.tz/nmb_career/career.aspx

