



1. JOB TITLE: Product Manager Assets (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

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

Main Responsibilities:

- Developing, implementing, and managing 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, assess and report new products framework and ensure the same is in line with banks 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 agreed time.
- 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.
- 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 product features are relevant to customer needs and market competition in the industry.

Knowledge and Skills:

- A good knowledge of constructing reports, executive summaries, and briefs.
- Greater understanding of product life cycle

- Business planning and Project management
- Communication skills both written and oral
- Standard Computer skills and good interpersonal and networking skills
- Negotiation and report writing skills.
- Presentation, Coaching and Training skills
- Strong analytical and numerical skills for calculation of statistics, figures, and targets
- Credit knowledge

Qualifications and Experience:

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

NMB Bank Plc is an Equal Opportunity Employer. We are committed to creating a diverse environment and achieving a gender balanced workforce.

Female candidates and people living with disabilities are strongly encouraged to apply for this position.

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Only shortlisted candidates will be contacted.

Job opening date : 06-Mar-2024

Job closing date : 20-Mar-2024

2. JOB TITLE: Officer Npl Retail Recovery (1 Position(s))

Job Location : Head Office

Job Purpose:

To collect and implement recovery strategies by coordinating with branches, Debt collectors, Legal Counsel, and Receiver Managers to recover from non-performing loan exposure.

Main Responsibilities:

- Responsible for recording the amounts collected, reconciliation including amounts routed in loan recovery and collection accounts and provide report on a monthly basis.
- Responsible for managing the recovery process by engaging debt collectors/auctioneers through the realization of security through appropriate means.
- Work with debt collectors/auctioneers and ensure all engagements are followed up and reports are provided on a monthly basis.
- Ensure that all accounts that are out of order are rectified immediate by communicating with branches, customers via calls, where necessary a meeting can be scheduled to agree on

recovery plans, personal field visits where necessary and a letter i.e. issuance of default and demand notice for account managed by the unit (i.e. above 90 days arrears).

- Review all accounts at risk in Retail portfolio and ensure regular follow up on customers to pay arrears.
- Support case reviews in order to understand the issues surrounding the case, verify security held, and determine action plan.
- Check and confirm if all instructions generated have been sent for approval and action with all previously generated instructions affecting the portfolio actioned.
- Raise settlement requests to champion post discussion with the Line Manager for approval.
- Ensure that all operational errors previously affecting the accounts have been fixed and raised and escalated if not resolved.

Knowledge and Skills:

- Business understanding of the Banking credit policies, Insolvency Law, Company Act and BOT regulations.
- **Technical** Loan monitoring, recovery procedures
- **Behavioral** Attention to detail

Qualifications and Experience:

- Bachelor's Degree in Banking/Commerce/Accounting/Economics/Finance or other relevant qualifications from a recognized higher learning institution.
- Banking experience of more than 3 years preferably in Special Asset Management/Business Support, Recovery or Workout Unit in a Commercial Bank

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Job opening date : 05-Mar-2024

Job closing date : 19-Mar-2024

3. JOB TITLE: Insurance Specialist; General (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

Responsible to provide full support to all stakeholders in all aspects of general insurance this includes selling, underwriting, reporting, and claims.

Main Responsibilities:

- Provide full support on execution of General insurance strategy.

- Responsible for renewals across the branch network to ensure 80 of General insurance business is retained.
- Proactively identify sales prospects and conduct business development activities.
- Work together with the product team in designing of general insurance products that are relevant to customer's needs.
- Obtain and review insurance quotations from insurance companies to ensure competitive insurance policies are offered to customers.
- Provide full support to customers at a time of claim.
- Manage relationships with customers, branch, and other stakeholders.
- Ensure all insurance incomes pertaining to General insurance are collected immediately.
- Monitor performance of new products and provide quarterly progress report.
- Consolidate and prepare monthly, quarterly sales reports on sales performance for General insurance.
- Participate fully in all business activities arranged by the bank for cross selling insurance products.
- Actively build the capacity of branch sales team Zonal RMs and other Bank officers through coaching, mentoring and support.
- Responsible for underwriting and supervising quotation issuance from the network.
- Provide technical support to the branches for all issues related to General Insurance.
- Work with HQ teams to drive sales and promotional campaigns across zones in line with the Bank's policies and procedures.
- Responsible for all customer complaints regarding General Insurance and resolve them timely.
- Responsible for underwriting procedures on all general insurance products
- Assist the line manager to modify procedures and documents relates to policies as may be required from time to time.
- Provide support to client at the time of claim to ensure SLA is observed for customer satisfaction.
- To provide system support to branches.
- Being proactive to identify issues and resolve them timely.
- Assist on timely insurance renewal follow ups.
- Adhere with all the bancassurance regulations.
- Assist other departments when insurance assistance is needed.

Knowledge and Skills:

- A comprehensive knowledge on Insurance
- Knowledge on banks products
- A good understanding of legislation related to banc assurance and bank as whole.
- Greater understanding of product life cycle.
- Strong analytical and numerical skills
- Good interpersonal and networking skills
- Good marketing skills

Qualifications and Experience:

- Bachelor's degree in insurance business, risk management.
- A Master's Degree/Postgraduate in risk management and insurance business or business fields will be an added advantage.
- Any certification course or training in risk management and insurance business is a highly valued added advantage.
- A minimum of 3 years working experience in insurance business with a reputable company.

- Underwriting, claims and sales experience on insurance products.

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Job opening date : 06-Mar-2024

Job closing date : 20-Mar-2024

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