



## 1. JOB TITLE: Revenue Assurance Analyst (2 Position(s))

**Job Location :** Head Office

**Job Purpose:**

The role involves reviewing and monitoring of revenue collection mechanisms by identifying and addressing system loopholes, errors, and process weaknesses. It also includes implementing measures to minimize the risk of transactional and system errors.

**Main Responsibilities:**

**Revenue assurance**

- Conduct daily monitoring of interest income, non-funded income, and interest expense performance.
- Perform proactive analyses to identify and report potential revenue leakages and escalate any identified issues to product owners for effective collection actions.
- Perform regular analysis of revenue streams for all business units, identifying risk areas, and introducing new controls where applicable.
- Initiate corrective measures to control and prevent revenue leakages.
- Establish alerts on transactions to monitor and track potential leakages, ensuring timely actions are taken to rectify and prevent future losses.
- Analyze business process changes that may impact the company's ability to identify, monitor, or collect revenue.
- Verify the accurate implementation of approved prices and perform routine checks to ensure that all prices are accurately charged.
- Lead and oversee the automation of all charges to reduce revenue leakages.
- Collaborate with cross-functional teams to validate and reconcile data across multiple systems.
- Analyze revenue generation per product and evaluate the success of each product and its performance across the network.
- Conduct analysis and verification of all transactions disputed by customers for refunds.
- Identify opportunities for process improvement to enhance revenue assurance efficiency.

- Conduct risk assessments related to revenue processes and implement measures to mitigate identified risks.
- Collaborate with relevant departments to implement best practices and optimize revenue processes.

### **Reporting**

- Prepare monthly reports on revenue leakage, providing strategic commentaries on the mitigation of leakage to realize full revenue across the bank.
- Prepare ad-hoc revenue assurance reports required by management and supervisors.
- Provide monthly detailed analysis of the performance of retail products and services.
- Compile all the revenue leakage reports and communicate the same to relevant departments and branches.
- Maintain comprehensive documentation of revenue assurance procedures and controls.

### **Knowledge and Skills:**

- Proficiency in data analysis tools such as Structured Query Language (SQL) or any other data analytics tool. PowerBI or any other visualization tool would be an added advantage.
- Good knowledge in identifying and addressing revenue leakages.
- Good understanding of banking products or financial services sector
- Strong analytical skills with the ability to interpret complex data sets.
- Good communication skills and the ability to collaborate with cross-functional teams.

### **Qualifications and Experience:**

- Bachelor's Degree in Computer Science, Statistics, Actuarial Science, Banking and Finance, Economics, Accounting, Financial management and any other related field.
- At least two years of experience in an analysis related role is preferred.

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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 :** 23-Apr-2024

**Job closing date :** 07-May-2024

## 2. JOB TITLE: Relationship Manager; Mass Liabilities (1 Position(s))

**Job Location :** Head Office, Hq

**Job Purpose:**

To Manage the end-to-end relationships of key stakeholders in the liability segment for the purpose of onboarding more customers and retaining the existing portfolio by ensuring provision of tailor-made solutions which caters for the need of the segment.

**Main Responsibilities:**

- Actively engage and coordinate the branch network to execute strategies for driving loyalty and penetration to the mass segments (youth, groups, employees & pensioners) which makes a positive contribution to usage of banking products & services.
- Take the leading role in driving growth of mass deposits through generating of sales strategies and embed sales culture of liability products across the network.
- Ensure continuous product improvement and digitization of processes.
- Proactive review with clients to increase share of wallet by providing customized cash management solutions on collection, payment, payroll, internet banking, etc.
- Ensure high level of integrity through compliance, understanding of the liability portfolio, statutory and regulatory requirements as well as the Bank's internal policy, procedure, and manuals.
- Work closely with internal stakeholders to ensure the portfolio meets planned revenue and volume projections.
- Monitor and review deposit performance to ensure branch targets are met.
- Support relationship officers and branch sales team through coaching and coordination and participate in the refresher trainings of relationship officers
- Proactively nurture and leverage sustainable, robust stake holder relationships, coalitions, and network internally and externally
- Manage customer expectations through effective queries, complaints, and correspondences handling in a timely manner as per service operating standards.
- Prepare budget and projections for the products, including existing as well as prospective and potential clients. Co-ordinate budget objectives to respective areas of responsibility and ensure targets are achieved
- Ensure leads generation directly or through Branches for all the Personal Banking products

**Knowledge and Skills:**

- Advanced excel analytics knowledge of reporting.
- Knowledge of working with business intelligent objects preferably SAP ® Business Intelligence objects such as BI Web intelligence & Crystal reports
- Good customer relationship and sound understanding of bank's liabilities products, policies, and procedures.

- Sound knowledge of Retail Banking products and services
- Excellent knowledge of mass market sector dynamics and related laws.
- Sound understanding of other bank's products, policies, and procedures
- Excellent knowledge of Banking operations and financial markets in Tanzania.
- Understanding and interest in financial/banking products and markets.
- Working across all levels of the organization to understand cross-functional linkages and interdependencies, as well as the implications of risk and regulations at both a strategic and business unit level.
- Demonstrated ability to assess financial trends and react to them to expand and manage portfolio.
- Ability to drive change in a new environment.
- Strong presentation and communication skills, influencing and problem-solving skills.
- Good sales and negotiation skills.

**Qualifications and Experience:**

- Bachelor's degree or equivalent in business related studies
- 5 years' experience in banking operations, out of which 3 should be in Relationship Management and/or Sales role.
- Candidates with strong acquisition or good networking background are preferred.
- Experience of working with NGOs or financial inclusion projects or business development field

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### **3. JOB TITLE: Senior Manager; Food and Agri Research (FAR) (1 Position(s))**

**Job Location :** Head Office

**Job Purpose:**

The Senior Manager for Food and Agri-Research (FAR) will oversee and manage all activities within the Food and Agri-Research unit ensuring efficient and effective execution of thought-leading research

projects aimed at enhancing agribusiness financing inside the bank.

The incumbent will play a key role in driving sustainable growth and maximizing the bank's impact in agricultural finance and investment.

### **Main Responsibilities:**

- Strategic Planning - Develop and implement strategic plans to support the growth of agribusiness within the bank, identifying opportunities for market expansion, product development, and client engagement.
- Research and Analysis - Lead research initiatives from inception to completion to assess market trends, industry dynamics, and emerging opportunities in the agricultural sector, providing insights to inform strategic decision-making.
- Risk Management - Assess and manage risks associated with agricultural lending and investment activities, developing strategies to mitigate credit, market, and operational risks effectively.
- Market Intelligence - Monitor industry developments, competitive landscape, and regulatory changes affecting the agricultural sector, providing regular updates and insights to senior management and relevant stakeholders.
- Partnership Development - Cultivate strategic partnerships with key stakeholders in the agricultural value chain, including government agencies, industry associations, research institutions, and agricultural enterprises, to enhance collaboration and promote shared objectives.
- Profiling - Lead the representation of NMB's efforts and initiatives in agribusiness financing at pertinent stakeholder events, both locally and internationally.
- Product Development - Collaborate with cross-functional teams to design and launch innovative financial products and services tailored to the needs of agribusiness clients in respective Agri-value chains.
- Team Leadership - Provide leadership, guidance, and mentorship to research staff, fostering a collaborative and innovative research environment for easy succession.

### **Knowledge and Skills:**

- Sound knowledge and understanding of Food and Agribusiness sector.
- Proven experience in research, with a track record of managing research teams and projects.
- Experience navigating large and complex organizations, including gaining access to key executives and stakeholders, and successfully managing relationship building dynamics and processes.
- Demonstrate strong interpersonal, verbal, and written communication skills.
- Excellent presentation skills that encompass clear, compelling communications
- Demonstrated passion for research related projects.
- Demonstrated ability to build and maintain effective relationships with diverse stakeholders.
- Proficiency in relevant software and tools for data analysis (Basic Excel and Power-point skills are an added advantage)

### **Qualifications and Experience:**

- Bachelor's degree in Agribusiness, Economics, Statistics, Actuarial Science, or related fields; Masters in Economics or Agribusiness is preferred but not essential
- 5 to 7 years of experience in Research, Consultancy, Business Development, Project management or Food and Agri Banking.

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