



## 1. JOB TITLE: Relationship Manager (1 Position(s))

**Job Location :** Dar Es Salaam Zone

**Job Purpose:**

Responsible for growing both Assets & Liabilities (Deposits) of Small Medium Enterprise (SMEs), advising the department on business strategy and guiding Relationship Officers in recruiting business customers to ensure Small Medium Enterprise growth.

**Main Responsibilities:**

- Drive sales of SMEs loans and deposits throughout the zone (covering Branches, Business Centre's, and Hubs)
- Appraisal of all SMEs credit applications that warrant Senior Manager's attention other than Relationship Managers/Relationship Officers; from the respective zones and provide recommendations for decision making.
- Take a leading role in guiding Relationship Officers in growing asset books and mobilizing deposits from SMEs segment.
- Coordinate with Relationship Officers/Branch Managers to prepare appropriate financial structure for managing risks and realizing economic value (pricing)
- Advise the Head of Department on different strategies relating to Business Banking development and growth.
- Actively build capacity of Relationship Officers through on-going mentoring and support to encourage business growth and portfolio quality.
- Monitor departmental budgets, ensuring RO sales targets are achieved within reasonable timelines
- Prepare budget and projections for the zones managed. The budget includes the list of existing, prospective customers to benefit from loans and other cross-sold products
- Follow up with Relationship Officers/Branch Managers for execution of potential pipelines (Asset & Liabilities) to become successful deals.
- Proactively engage with other stakeholders (credit/risk/operations) to ensure the SME portfolio is maintained to the highest standards.
- Monitor and evaluate the business portfolio to ensure performance criteria (PAR & NPL levels) are maintained within the acceptable risk level.
- Represent NMB in all customer forums and ensure the best relationship between NMB and customers in the zones through networking and excellent service.

**Knowledge and Skills:**

- Excellent credit analytical skills
- Strong financial analysis skills
- Knowledge of the Tanzania Banking Sector environment
- Sound knowledge of Small Medium Enterprise markets and environments
- Good 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).
- Good business management, leadership, coaching, and team building skills.

**Qualifications and Experience:**

- Bachelor's degree in Finance, Accounting, Banking, Economics or other relevant fields
- Master's degree in related fields will be added advantage.
- 5 years' experience in Business Banking/Relationship Management out of which 3 should be in managing SME customers.
- 3 years' experience in Credit analysis

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Only shortlisted candidates will be contacted.

**Job opening date :** 26-Feb-2025

**Job closing date :** 06-Mar-2025

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**2. JOB TITLE: Senior Manager; Mass Affluent (1 Position(s))**

**Job Location :** Head Office, Hq

**Job Purpose:**

Lead a team of Relationship Managers in growing the Mass Affluent book by providing these clients with holistic financial advice and deepen client relationships by identifying broader product and service solutions that meet their investment, savings and credit needs.

**Main Responsibilities:**

## **Business and Operational Delivery**

- Grow mass affluent portfolio and portfolio management for local and foreign currency of the premier segment
- Develop and implement tactical market plans in support of mass affluent strategy.
- Work hand in hand with Retail Products team in formulation of client relationship deepening models for customer upgrade strategies including relationship pricing and differentiated product pricing models
- Implement mass affluent customer engagement and portfolio strategy to drive product penetration and profitability.
- Provide sales management direction through review and analysis of market trends data, pipeline reports, call reports, and win/loss trends
- Conduct customer focus groups and competitor reviews to determine the appetite for differentiated products in the Retail Affluent customer segment
- Formulate suitable sales and marketing plan to grow the client base and maintain robust pipeline of business opportunities.
- Ensure Relationship Managers, manages client portfolios, keeping client plans up-to-date. Enhance and expand the banks' relationships with existing and new clients
- Through Relationship Managers ensure client accounts are closely monitored and are performing positively to meet client needs, be aware of both their goals, income and spending to manage the portfolio and subsequently grow revenue.
- Through research be on top of market condition and proactively determine opportunities to meet private banking revenue but also mitigate any obstacles that might arise.
- Create strategies for client acquisition, expansion and retention in the markets with a focus on client experience and client outcomes across the bank.

## **People Management**

- Build and develop high performing teams by embedding performance-based culture by mentoring, coaching, guidance and support on the job training where need be.
- Proactively and creatively develop team's skills encouraging learning and knowledge transfer and recognizing achievements.
- Ensure team members own and manage customer queries and complaints by taking ownership and resolving in timely manner. Act as escalation point for their unresolved queries and complaints.
- Accountable for effective resource planning, management, reporting and coordination of projects/initiatives to deliver change in line with business requirements.
- Create an empowering environment for team members, encourage individual ownership and initiative.
- Ensuring clients are being directed and serviced in the appropriate manner and be key point of escalation.

## **Knowledge and Skills:**

- Business understanding of the characteristics of Mass Affluent clients, consumer buying behavior and pricing sensitivity, and knowledge on premier banking offerings for Retail Banking
- Strong understanding of banking and lending products.
- Knowledge and understanding of appropriate legislation and regulations affecting banking and customer interaction to ensure that all transactions are legal.
- Interpersonal skills

- Planning and organizing skills
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.
- Excellent oral, written and interpersonal communication, presentation, strong closing, leadership and influencing skills.
- Selling and negotiation skills
- Personal motivation and drive with the ability to work independently and in a collaborative environment
- Strong Relationship Management skills

**Qualifications and Experience:**

- Bachelor's degree in business studies, banking, finance or economics,
- Master's degree in business administration and or management is preferred
- A minimum of 7 years' relevant working experience in Premier Banking Operations with focus on Mass Affluent is a must, with at least 3 years as a senior leader

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**Job opening date :** 28-Feb-2025

**Job closing date :** 14-Mar-2025

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**3. JOB TITLE: Senior Relationship Manager; Fund Management (1 Position(s))**

**Job Location :** Head Office

**Job Purpose:**

To grow and retain a portfolio of Institutional Banking clients (Both Government and Private Institutions) and stakeholders with financial resources for the intention of managing their balance sheet and meeting their main objectives. The role will also play critical functions in prospecting,

negotiating, engaging, and sourcing of donors' and investors' project funds within and outside Tanzania.

### **Main Responsibilities:**

#### **Relationship Management and Business growth**

- Manage existing customer relationships with fund management requirements through regular contacts and visits by ensuring customers' banking needs are addressed effectively in a timely manner.
- Negotiate and solicit funds from the various fund management value chain by engaging various stakeholders such as Donors, Investors and other beneficiaries.
- Prepare comprehensive fund management proposals (Bids and Express of Interest) for submission to fund management customers/ stakeholders.
- Identify and develop a target pipeline and aggressively market for new profitable fund management customers/ stakeholders and exploit cross selling opportunities.
- Explore opportunities for collaborating with other fund managers by offering bank fund management capabilities/solutions to the fund managers.
- Gather information that is needed to prepare fund management proposals to manage customer/ stakeholder expectations.
- Leading discussions on fund management and related activities within the bank
- Reviewing and developing frameworks and operating procedures for onboard and managed funds to reflect agreed terms with the customers/ stakeholders.
- Prepare periodic reports for customers/ stakeholders as per agreed terms and conditions of the fund management contracts.
- Manage/ track the income resulted from the fund management functions.
- Periodic review of manuals, process and procedure relating to fund management functions
- Partner with the Product team and other internal staff to deliver a clear account plan that is based on understanding of client needs and provide appropriate solutions for clients across relevant products by capitalizing on the bank's competitive attributes e.g. Network, balance sheet, brand etc.
- Identify and take ownership of sales leads generated for the bank; Ecosystem banking – Corporate Banking, Business Banking, Agri Business, Government Business and Retail Banking.
- Manage the product partners to ensure that work standards and quality work output targets are set, achieved, and maintained.
- Ensure full compliance, provide oversight as well as monitor the implementation of various consumer protection requirements across Institutional Banking.

#### **Customer Service Quality and Efficiency**

- Adhere to high professional standards and strive to provide quality services and competitive pricing to clients by ensuring delivery of industry-leading customer service, premier on boarding experience and advisory services to new and existing institutional customers.
- Perform a proactive liaison role between customers, client service delivery team and back-office service fulfilment and credit functions.
- Interact frequently and closely with all clients to analyze and establish ongoing needs and to assist clients to better understand their financial requirements.
- Accurately and efficiently process customer mandates/ documentation requirements for financial facilities.

- Mine and analyze customer data to identify and plan for expansion and/or additional business opportunities for the bank.
- Develop and implement a client-calling schedule to visit all clients in the portfolio.

### **Risk Management**

- Monitor and manage complete regulatory compliance (KYC); Control Self-Assessment and address the root cause for issues raised.
- Gather information that is needed to prepare and assess credit applications to manage customer expectations.
- Proactively manage the client portfolio in compliance with regulatory environment, keeping up with bank guidelines, policies, and procedures to mitigate financial loss and fraud within the bank.
- Maintain high standard of operational controls including adherence to Risk Management and Compliance guidelines.
- Embed NMB values and code of conduct by ensuring adherence to the highest standards of ethics with relevant policies, processes, and regulations.
- Consult with staff in the Risk, Credit, Legal and Compliance departments to ensure that the portfolio remains within the policies of the bank.
- Manage the Institutional Banking liability & loan book within the bank's risk appetite statement.
- Ensure proper record keeping in all documents submitted by clients for services at the bank.

### **Knowledge and Skills:**

- Knowledge of general banking practices, policies, procedures, and regulatory environment.
- A good current knowledge of different industry sectors and sector risk profiles/ trends
- Possess an intimate understanding of Institutional competitor activity, drivers, products, strengths, vulnerabilities, market-share, and client base accordingly to meet business objectives.
- Broad and detailed technical knowledge of general Fund Management practices and procedures.
- Excellent customer relationship skills and sound understanding of bank's products, policies, and procedures.
- Analytical identifies and analyses patterns and trends, sees the relationship between cause and effect, has an enquiring mind.
- Fluent in verbal and written communication in both English and Swahili.
- Strong numerical skills and financial acumen to analyze, evaluate and identify trends in complex consolidated financial statements, balance sheets and ratios.
- Persuasive Enjoys selling and negotiating, changes the opinions of others, is convincing with arguments.
- Word/Excel/Power point skills.

### **Qualifications and Experience:**

- Bachelor's degree in Economics, Business Administration, Finance, Marketing Statistics, Research or related fields
- A Master's degree in related fields is an added advantage.
- A minimum of 5 years' experience in Fund Management managing Global Development Organizations as well as other Donor related projects.

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**Job closing date :** 12-Mar-2025

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