



1. Credit Operations Officer; Retail (Fixed Term – 2 Years) (1 Position(s))

Job Location : Head Office

Job Purpose:

Responsible for ensuring accuracy and timely disbursement of retail loans and related credit operations to minimize risk while maintaining quality of the loan book. Ensure all booked loans are in line with credit policies and procedures.

Main Responsibilities:

- Support the management in ensuring all the agreed SLAs with business are met and ensure continued customer satisfaction while reducing risk and maintaining book quality.
- Maintain portfolio quality on agreed thresholds by ensuring loans are disbursed in line with agreed SLAs and accuracy.
- Ensure the daily logs of disbursement is done as per SLA.
- Receive allocated logs of pending applications and ensure disbursement is done in accordance with credit policy and procedure per product.
- Advise the management on gaps and areas that need improvement to attain efficiency and accuracy on his/her daily work.
- Review allocated drawdowns and ensure completion before disbursement.
- Create, extend, and amend all overdraft limits as per credit approval and customer requests.
- On a daily basis, ensure disbursement of all loans submitted from business are being done within agreed SLA.
- Verify and ensure customer data are correctly captured in the core banking system and loan management system before disbursement.
- Time to time analysis of the existing disbursement checklist and advise the management on gaps or improvement.
- Timely amendment of accounts wrongly booked and approved for amendment from credit administration, business banking and consumer banking.

- Timely reporting of suspicious transactions, applications, risk events and incidences as per the procedure.
- Validate and create limits for the credit card at retail level after approval.

Knowledge and Skills:

- Operational understanding of the loan cycle, NMB lending policies and loan products.
- **Technical** Data analysis, Computer literacy (Excel application is crucial) and Core banking system
- **Behavioral** Time Management, Teamwork, attention to details, taking initiatives.

Qualifications and Experience:

- Bachelor's degree in Banking, Finance, Commerce, Accounting, Economics or related fields.
- Banking operations certification is an added advantage
- Banking experience of more than 2 years preferably in Credit Operations either in Retail or Wholesale operations.

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Job opening date : 13-Aug-2025

Job closing date : 27-Aug-2025

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2. Head; Business Banking Commercial (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

- Responsible for the strategic direction, developments, and implementations of business strategies to deliver performance and ensure growth, profitability and sustainability of SME/Commercial Banking portfolio.

- Provide leadership and direction to Business Banking SME/Commercial teams to initiate, coordinate and drive sales and product development and promotions through sound analysis of customer and product profitability analysis.
- Manage relationships with Business Banking SME/Commercial clients and build an effective network of internal and external relationships, such as community and industry relationships, to actively acquire new clients and/or expand existing clients and enhance the client experience.
- Manage risk/return and drives quality for new and/or existing SME/Commercial clients.

Main Responsibilities:

- Promote portfolio growth by implementing the approved strategic direction of the bank; Develop and implement strategies to deliver performance and growth targets within the SME/Commercial unit.
- Take major operating and investment decisions for the Business Banking SME/Commercial including; overall planning and budgeting, prioritization and resource allocation. Generate, evaluate and make recommendations for business acquisition.
- Drive an effective strategy, business model, and customer value proposition that focuses on building and deepening relationships with existing and new profitable customers.
- Serve as a trusted advisor to the client in delivering comprehensive and customized SME/Commercial products and solutions tailored to the financial needs and circumstances of business clients.
- With the knowledge of SME/Commercial, credit, and risk management, identify, recommend, and promote products and solutions that best serve the client while still working within risk parameters that protect the bank.
- Manage SME/Commercial portfolio; grow portfolio by prospecting for new clients and while deepening relationships with existing clients; grow deposits, increase share of fee income, increase loans, and manage margins by selectively growing assets.
- Track sales and activity performance on key metrics within the Zones to ensure employee productivity meets and/or exceeds market standards.
- Prepare the budget and ensure that the objectives are met, also prepare and implement the SME/Commercial strategy of the bank focusing to scale up the penetration in the key sectors/segments.
- Drive the rollout of any new products, ensuring that implementation happens within the agreed budgets and timelines across the assigned region.
- Work together with the team of product development, implementation, pricing for the purpose of streamlining portfolio to improve customer experience, reduce cost-to-serve and maintain competitiveness.

- Drive the implementation of the long-term strategic vision and direction by identifying the key steps necessary for achievement.
- Act as the escalation point for customer pain point / serious complaints in order to address their issues quickly.
- Visit key clients such as high net worth for customer acquisition and retention.
- Grow the team's portfolio profitability by identifying new and existing customer potential including sales opportunities and new product promotion initiatives.
- Ensure retention of deposits at a competitive level in consideration of optimal cost of funds.
- Protect the bank by following sound risk management protocols and adhering to regulatory requirements.
- Ensure compliance with all relevant policies, procedures and regulations relating to Business Banking SME/Commercial portfolio.
- Work closely with Zonal Managers in managing business centers throughout the network.
- Responsible for launching and management of NMB Business Executive Networks in an efficient manner to realize benefit of these business clubs.
- Ensure that the team is motivated, engaged, and developed to achieve the unit's objectives.

Knowledge and Skills:

- Sound knowledge of SME/Commercial products, services and processes together with exposure in retail banking branch operations or customer service delivery.
- Profound understanding of SME/Commercial market, key competitors and offerings as well as our competitive edges to win and retain quality customers.
- Excellent knowledge of banking operations and financial markets in Tanzania
- Extensive knowledge and proven sales success with the Bank's products and services
- Understanding of local operating markets and their corresponding span(s) of control.
- Strong credit analysis skills.
- Strong organizational, analytical, negotiation, communication, teamwork and influencing skills.
- Strong leadership skills with a proven track record in managing people
- Strong interpersonal skills
- Ability to operate independently at a high level
- Ability to perform well under pressure

Qualifications and Experience:

- Bachelor's degree in Business Administration/ Finance or other relevant business discipline
- Master's degree in business related subjects will be an added advantage.
- Minimum of 7 years proven and progressive business development, sales management, and credit background and/or equivalent experience.
- 5 years proven and progressive business banking management experience.
- Minimum 5 years' experience of leadership and line management at a senior level.

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3. Merchant Advisor (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

Responsible for driving Merchant Acquiring Business profitably in line with card schemes operational procedures, regulations and policies, and always maintaining positive relationships with merchants at all times while working closely with the branch network and constant engagement with Zonal Sales Managers to drive sales in the assigned areas.

Main Responsibilities:

- Recruit, run and drive the merchant acquiring business through selling POS, E-commerce and QR codes by working closely with Zones and Branches.

- Share weekly, monthly sales reports and pipelines on new acquisitions to Zonal Management and Branch management assigned herein, and the same should be reported to Acquiring Business Management.
- Meet qualitative and quantitative sales objectives defined as per approved budget and share budget reports versus actual numbers to Zonal Management as well as Branch Management for constant review of performance standing and position.
- Perform merchant training, orientation and merchant-related servicing activities and maintain records of the same during delivery of devices.
- Conduct 360 check of merchant activities under assigned portfolio and recommend strategies for portfolio growth where necessary.
- Report on active and inactive devices, replaced devices, new opportunity pipelines, pipeline status on a weekly basis to ensure Turn Around Time (TAT).
- Perform Merchant Payment file checks on a weekly basis to check merchant performance and share relevant presentable information to acquiring business management.
- Provide prompt resolution to customer queries relating to the assigned portfolio, both internal and external and maintain soft copy of all reported queries to be discussed on acquiring sessions and meetings on a weekly basis.
- Should ensure understanding of all programs, systems and procedures necessary to ensure the Job is performed effectively.
- Ensure upselling and cross-selling of products and services to both internal customers for knowledge dissemination purposes and external customers for selling opportunities. This is not limited to e-commerce, POS and QR.
- Ensure management of controls by performing utmost best practices including merchant documentation and records.
- Maintain diplomacy tact when dealing with difficult clients while ensuring the bank is protected as a customer centric bank.
- Present merchant applications from branches and ensuring TAT is met to the vetting committee for selection.
- Implement merchant application verification, site inspection, compliance with business requirements and contract sign-off.
- Perform merchant screening through MATCH system before deployment.
- Ensure that all contractual agreements under the portfolio are maintained and up to date.
- Responsible for negotiating merchant commissions on behalf of the bank as per the agreed pricing matrix.

- Ensure proper custodianship and maintenance of merchant documentation.
- Deployment of merchant devices at customer sites and ensure that they are operating properly.
- Supply marketing/branding materials and consumables such as receipt rolls and sales slips to respective zones and branches and provide reports on a monthly basis on stock available and work to replenish timely on agreed TAT.
- Perform regular merchant site visits to ensure compliance with operating regulations and ensure that merchant visit checklists is duly filled and shared to the acquiring business management for review.
- Manage fraudulent merchants end to end by ensuring that they timely get the information necessary and due process in coordination with Senior Specialist Card Governance.
- Ensure the merchant termination process is adhered for both voluntary and involuntary merchants and see the process end to end and ensure that the relationship between the bank and the merchant does not end without proper alignment.
- Manage the dispute resolution process by sustaining relationships and making follow up on the necessary documents and providing weekly reports on the number of incidents monitored on a quarterly basis.
- Coordinate preparations for merchant workshops at Zonal Level aimed at ensuring that card acquiring best practices disseminated to merchants.

Knowledge and Skills:

- Business acumen
- Portfolio Management
- Sales Skills cross-selling and upselling of products and services
- Negotiation Skills, stakeholders' management (internal and external)
- Strong presentation and communication skills (oral and written)
- Planning and organizational skills
- Computer literate
- Display a high level of integrity
- Ability to perform tasks of other team members with flexibility
- Analytical skills
- Self-motivated

Qualifications and Experience:

- Bachelor's degree in Business Administration, Computer Science or related field
- Minimum of 3 years' banking experience within the acquiring business
- Strong background in Card Scheme

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4. Quality Assurance Tester (Re-advertised) (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

To ensure the quality and stability of software applications used within the bank by designing, executing, and documenting thorough testing procedures. This includes identifying defects, verifying fixes, and contributing to the continuous improvement of the software development lifecycle.

Main Responsibilities:

- Deliver high-quality software that meets user expectations and business needs.
- Act as the guardian of quality, ensuring that software is reliable, secure, and user-friendly.
- Collaborate with product managers and development teams to understand and clarify project requirements and objectives.
- Develop comprehensive test plans and strategies that cover all functional and non-functional aspects of the software.
- Design and document detailed test cases and scenarios for various testing phases.

- Conduct functional, integration, regression, and performance testing on multiple platforms.
- Utilize automation and manual testing methods where appropriate, to ensure thorough coverage.
- Identify, document, and track defects and inconsistencies meticulously using established bug-tracking systems.
- Work closely with developers to resolve defects and perform regression testing to verify fixes.
- Coordinate and engage in UAT activities, including the preparation of test scripts and the establishment of acceptance criteria.
- Gather and incorporate user feedback to refine testing processes and improve product quality.
- Oversee pilot testing to ensure new features and updates perform as required in real-world scenarios.
- Ensure testing processes are aligned with company standards such as CAC and comply with industry best practices.
- Maintain up-to-date knowledge of new testing tools and methods to recommend improvements to testing practices.
- Prioritize testing efforts on critical projects as recommended by Line manager or supervisor ensuring optimal performance and user satisfaction
- Work closely with developers, business analysts, product managers, and other stakeholders.
- Communicate test results and progress effectively.
- Participate in agile ceremonies (e.g., sprint planning, daily stand-ups, retrospectives).
- Monitor production systems for issues.
- Support user acceptance testing (UAT).
- Analyze user feedback and reports.

Knowledge and Skills:

- Solid understanding of software testing methodologies and techniques.
- Knowledge of SDLC and Agile methodologies.
- Knowledge of various testing types (functional, non-functional, performance, security, usability).
- Comfort with ambiguity and experimentation
- The ability to work in dynamic conditions, and transition quickly between collaborative and individual work

- Compelling written and spoken communication
- An interest in multiple disciplines and approaches, and the ability to quickly dive into a new domain or process
- Innovative and creative
- Strong planning, organization and documentation skills
- Strong analytical and problem-solving skills.
- Excellent attention to detail.
- Effective communication (written and verbal) skills.
- Ability to work independently and as part of a team.
- Proficiency in using bug tracking and test management tools
- Experience with test automation tools (e.g., Selenium, Appium, JUnit) is a plus.
- Basic programming/scripting skills (e.g., Python, Java) are a plus.
- Ability to conceptualize and systematically work through projects in accordance with a structured methodology
- Excellent verbal and written communication skills with the ability to interact effectively with people at all levels
- Ability to act as a project driver, facilitating the achievement of required tasks
- Ability to prioritise, meet deadlines and work under pressure

Qualifications and Experience:

- Bachelor's degree in computer science, IT, Business or related field.
- ISTQB Foundation Level certification or equivalent is highly desirable.
- Certifications related to specific testing tools or methodologies are a plus.
- 3 years of experience in software testing, preferably in the financial industry.
- Experience testing various types of applications (web, mobile, desktop).
- Business analysis and design experience
- Experience working in an Agile environment.
- Experience with performance testing and security testing is a plus.

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5. Reconciliation Analyst (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

Responsible for performing reconciliation of Mobile Network Operators (MNOs) and Money Transfer Operators (MTOs) accounts and ensuring exceptions that require refunds are completed in a timely manner.

Main Responsibilities:

- Perform daily reconciliation of mobile banking transactions and share reports with Mobile Network Operators (MNOs) and Money Transfers Operators (MTOs) as per agreed SLAs; ensure exceptions are settled in a timely manner
- Perform TIPS account reconciliation, and timely escalations to stakeholders, TIPS participants, BOT or Financial Service Provider (FSP) for quick resolution
- Process refunds proactively through Reversal Portal/ Reversal tool
- Prepare voucher/entries for customer refunds and other reversals of mobile banking transactions; ensure entries are posted in a timely manner as agreed SLA
- Monitor Float accounts with Mobile Network Operators (MNOs) and ensure that they are within allowed limits
- Prepare memo/voucher for replenishment of float accounts; ensure entries are approved and processed in a timely manner

- Prepare memo/voucher for purchase of new airtime stock; follow up with Mobile Network Operators (MNOs) to ensure purchased airtime stock is reflected on virtual accounts in a timely manner
- Engage vendors/ third parties for quick reconciliation confirmations – Utilities' providers (TANESCO, ZECO, TV Subscribers, Water Authorities and others)
- Prepare daily mobile banking status/summary of reconciliation reports showing, status of outstanding items/ transactions and recommendations
- Assist line manager to prepare periodic (RCC, KRI, Monthly recon reports) and on demand status/ summary reports for internal circulation
- Analyze trend/performance of mobile transactions to identify any technical hitches that require immediate attention of technical (E-Banking/ Omnichannel) team
- Engage branches and RMs where necessary to speed up tracking resolutions from customers
- Ensure issues/queries received from Customer Service (Contact Centre) and internal customers are resolved within agreed turn-around-time (TAT) to achieve FCPR
- Keep custody of reconciliation reports and refund/reversal vouchers to ensure there is an audit trail (Reversal Tool to maintain audit trail)

Knowledge and Skills:

- Understanding Retail Banking Processes, Operations, risks and controls around Mobile Operations processes.
- Must have a good communication skill both oral and written in English and Kiswahili.
- Must have good computer application knowledge – particularly on MS Excel
- Teamwork/personal effectiveness - clear and concise communication, time management, adaptability
- Strong interpersonal skills

Qualifications and Experience:

- Holder of University Degree in Accounts/Finance/Banking or related field
- At least 2 years working experience on Retail Banking Operations with not less than 1 year involvement in reconciliation duties

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6. Senior Manager; Client Origination (1 Position(s))

Job Location : Head Office

Job Purpose:

To supervise Analysts; Client Origination and evaluate counter-party credit risks associated with Wholesale Banking lending business at the client interface, with the primary objective to contain credit risk within the acceptable lending parameters while supporting growth of both assets and off-balance sheet.

Main Responsibilities:

Strategic Focus

- Provision of direct (specialist/ professional) credit evaluation services at the customer interface.
- Identify credit and risk management requirements at the source of the deal negotiation/ business proposal.
- Conduct credit evaluation interviews during deal negotiations to obtain enough and appropriate information to evaluate business risk and deal viability from a credit risk perspective.
- Decline non-viable deals at source, however, work in partnership with Business Heads, Relationship Managers and clients to identify alternatives that could bring deals/ proposals within risk acceptable parameters relative to profitability.
- Supervise Analysts within Wholesale Client Origination to develop high quality credit solutions and recommend appropriate facilities in line with risk evaluation with the view of obtaining fast credit approval from the credit decision makers.

- Present and defend credit proposals to Credit Committee (CREDCO) & Board Credit Committee (BCC) to seek for their support.
- Present and defend own judgement and senior credit evaluations to clients in a manner which does not negatively affect the business relationship.
- In capacity, originate big ticket size credit facilities and defend through all channels of approval.

Business Acumen and Market Understanding

- Identify, quantify and evaluate sources of risk in relation to profitability of business proposals and financial viability of the corporation as a whole, interrogate information obtained to gain a thorough understanding of business parameters which create profit/ value as well as the associated risks.
- Utilize industry risk analysis available to identify and understand contextual threats to existing and potential clients.
- Evaluate whether proposals meet sound business criteria and counter-party credit risk falls within acceptable parameters, and recommend appropriate business credit facilities, including terms or conditions of facilities.
- Prepare credit applications providing sound financial and business justification for deals/ proposals within the acceptable risk parameters relative to the profitability.
- Review the financials and non-financials of the customers to ensure accuracy in line with the International Audit Standards (IAS) and NBAA.
- Review the correctness of data and information obtained including financials, Risk Grading & Return of Equity (ROE) calculations

Portfolio Monitoring

- Monitor and Control quality of portfolio using 'Condition of Sanction' triggers where possible. Discuss with Credit Admin deteriorating trends and trigger events if they give cause for concerns and advise the Relationship Manager simultaneously.
- Plan and implement annual credit reviews for the portfolio on a timely basis.
- Monitor daily referrals to ensure that clients facilities are managed within the parameters set by credit exercising discretion regarding account conduct based on a close knowledge and understanding of client activities.
- Detect and evaluate shifts or changes in key parameters in a business relationship or industry and evaluate the implications of such changes on continued business dealings.

- Analyse information received from clients and the client's performance. Establish reasons for risk exposure in excess of credit facilities; evaluate these in relation to business risk parameters.
- Attend Watchlist forums and committees and address business cause of action the loan portfolio performance.

Relationship Building & Service Delivery

- Build relationship with Credit Originators and Relationship Managers to improve quality of business proposals and turnaround time
- Share joint credit responsibility for business
- Understand the implications of substandard delivery.
- Ensure 100 availability of the services to the wholesale banking team.
- Identify risks/ barriers to business development that emanate from a client's operating environment and develop strategies to mitigate/ overcome these problems with the relevant members of the team and the clients.

Leadership & Stakeholder Management

- Coach Relationship Managers and the Origination team in all aspects of daily work and ensure that the team communication is open and ongoing.
- Set clear performance standards and expectations; hold the team accountable and take accountability for team delivery against expectations and contribution to results.
- Enable and empower the team to implement/ execute a strategic vision.
- Ensure that the bank is up to date with the client's existing business and possible opportunities and risks, personal and business needs and preferences.

Knowledge and Skills:

- Knowledge of the key areas in Wholesale Banking.
- Understanding of key market dynamics and using financial analysis to evaluate strategic options and opportunities.
- Robust credit knowledge
- Strong ability to influence, build and /or initiate effective relationships and credibility with others (colleagues, stakeholders and customers)
- Ability to identify, clarify/define and work through challenges towards a defined outcome

- Reflect high levels of accuracy and attention to detail
- Ability to think in terms of integrated solutions; Logical, rational and shows sound judgement
- Excellent communication skills, both verbally and written with the ability to listen actively with interest, and interrogate and interpret information effectively
- Ability to effectively and strategically influence across the organization
- Advanced negotiation skills

Qualifications and Experience:

- Bachelor's degree in Banking & Finance, BCom, Economics, Accounting, Business Administration or related fields.
- Post graduate qualifications such as an MBA/ACCA/CPA will be an added advantage
- At least 5 years' experience in credit appraisal from Banking and/or Financial Services with leadership experience in medium to large organizations.

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