



## Manager; Transaction Solutions (Agri Wholesale & Partnerships) (1 Position(s))

### **Job Location :**

Head Office

### **Job Purpose:**

Responsible for managing Agri-Wholesale and Partnerships Solutions and implementations which encompasses the end-to-end product cycle, with expectations of value-added solutions which require out-of-the-box design, best practice and high standards of execution.

### **Main Responsibilities:**

#### **Business Direction**

- Participate in client engagements, sales initiatives while working with cross functional teams to ensure seamless transition for ongoing client service delivery.
- Collaborate with Senior Manager to define strategies pertaining to digital payment and collection solutions for Agri-Wholesale customers & Wholesale banking partners in providing cash management digital solutions
- Craft tailored Agri-Wholesale products and partnership services in line with clients financial goals and impact objectives.
- Cultivate and nurture relationships with key stakeholders on the Agri-business & digital solution partners such as Money Transfers Organizations (MTOs), government agencies etc.
- Manage Risk and Regulatory issues related to Agri-Wholesale & partnership products, including managing inter-team and technology dependencies to mitigate project and product risks.
- Stays abreast of competitive and strategic trends in the market, and incorporates into the innovation and product development pipeline as well as to product positioning and pricing strategies
- Develop empathy and understanding of current challenges within Transaction Banking
- Work with clients across the enterprise to develop a comprehensive solution tools/products/integrations, APIs, UIs/modals, process change
- Interpret market data to drive product development strategies and investment recommendations.
- Conduct thorough market research and competitor analysis to identify growth opportunities and emerging trends.
- Prioritize and rationalize roadmap against business needs, longer term platform health and partnership needs
- Apply project management skills to manage assigned complex transaction services-based project in Agri-Wholesale customers and Wholesale banking partnerships

- Collaborate with various partner teams to inform end customer experiences based on our data capabilities
- Ensure compliance with regulatory requirements governing Agri-Wholesale cash management solutions and Wholesale partnerships business.
- Conduct thorough market research and competitor analysis to identify growth opportunities and emerging trends.
- Build relationships with internal service providers, including Marketing, Communications and Operations, and ensure that service level agreements are implemented and maintained where appropriate.
- Provide input to Sales Managers for product-specific sales campaigns focusing on Agri-Wholesale and partnership business.

### **Business Management**

- Innovate & capture requirements for the client and iterate design and delivery with the technical team.
- Prioritize different, and possibly competing, requirements to a coherent product delivery
- Translate what an end customer requires in terms of functional requirements.
- Collaborate relationship management teams in Agri-Wholesale and government businesses to provide end-to-end solutions to clients.
- Translate end customer requirements into functional specifications and collaborate with product managers to provide end-to-end solutions
- Liaise with Technology, Operations and Client Segment for standard activities as part of complex deals.
- Review and provide feedback on product satisfaction surveys and customer complaints.
- Engage in consistent promotion of digitized solutions for cross border market visibility and uptake.
- Engage all relevant bank teams in product development and testing
- Support post implementation review with the client for all complex deals along with relevant cross functional teams.
- Ensure sales programs and selling call plans are always in place, ensure proper execution schedules are monitored and adhered to by all subordinates.
- Collaborate with Client Delivery on customer satisfaction survey feedback on related solutions.

### **Knowledge and Skills:**

- Comprehensive knowledge of Tanzanian Banking products and systems that support them, and a good understanding of other international products.
- In-depth understanding of product offerings in the wider financial services industry.
- Expertise in Transaction Banking products and procedures including related digital solutions
- Ability to review and analyze workflows and procedure to drive process improvements and enhance client experience
- Well versed in local industry regulations and guidelines.
- Understanding of client segmentation and collaborative approach in working with cross functional teams.
- Communication skills, both written and oral
- Leadership

- Business planning & analytical skills
- Adequate understanding of various bank systems and emerging Technology relevant to financial services solutions
- Stakeholder management
- Excellent project management skills and good understanding of structuring solutions.
- Risk management, credit and strong analytical skills.

**Qualifications and Experience:**

- Bachelor's Degree in Banking, Business, Computer Science, Finance or related fields.
- Certification in project management is an added advantage
- Master's degree in business studies is an added advantage
- Postgraduate education in Banking and/or Banking certification(s) is an added advantage
- At least 4 years' experience in Transactional Banking products and solutions, cash management, and project management.

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Only shortlisted candidates will be contacted.

**Job opening date :** 06-Oct-2025

**Job closing date :** 20-Oct-2025

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**Manager; Transaction Solutions (Corporate Banking) (2 Position(s))**

**Job Location :**

Head Office

**Job Purpose:**

To lead the development and delivery of innovative Transaction Banking solutions for Corporate Banking clients, focusing on client engagement, product development, and driving sales initiatives through cross-functional collaboration. It requires a strategic mindset to anticipate market trends and grow the transaction services business.

**Main Responsibilities:**

**Business Direction**

- Work closely with Senior Manager to define the business needs for all cash management products development strategies to align with Transaction Service offerings.

- Manage Risk and Regulatory items related to the products, including managing inter-team and technology dependencies to mitigate project and product risks.
- Stay abreast of competitive and strategic trends in the market and incorporate into the innovation and product development pipeline as well as product positioning and pricing strategies.
- Develop an understanding of current challenges within Transaction services and suggest innovative solutions, improve existing offerings, and ensure that the products meet the needs of customers.
- Identify and develop new data capabilities aimed at delivering customer understanding, context and events.
- Prioritize and rationalize roadmap against business needs, longer term platform health and partnership needs.
- Guide pan-bank sales teams in marketing our Transaction Banking capabilities.
- Collaborate with various partner teams across the bank to inform end customer experiences based on our data capabilities.
- Translate between business requirements and technology specifications – in both directions top-down and bottom-up.
- Provide input to the Sales Managers during the development of product-specific sales campaigns.
- Build relationships with internal service providers, including Marketing, Communications and Operations, and ensure that service level agreements are implemented and maintained where appropriate.

### **Business Management**

- Liaise with the relevant departments on any major processing issues directly linked to the product design or the channels through which the products are distributed.
- Provide support to the Senior Manager in Implementing new products into market
- Innovate and capture requirements for the clients based on the existing integration with client's ERPs and iterate design and delivery with the technical team.
- Prioritize different, and possibly competing, requirements to a coherent product delivery
- Translate what an end customer requires in terms of functional requirements
- Collaborate with Product Managers to provide end-to-end solutions
- Engage all stakeholders in product development and management
- Ensure involvement of relevant teams within the bank in the completion of all product testing
- Ensure that sales programs and selling call plans are always in place, ensure that proper execution schedules are monitored and adhered to by all subordinates.
- Engage in consistent promotion of digitized solutions for visibility and uptake.
- Review and feedback into customer satisfaction surveys, responding to customer complaints.

### **Knowledge and Skills:**

- A comprehensive knowledge of Tanzanian Banking products and systems that support them.
- In-depth understanding of Transaction Service product offerings in the wider financial services industry.
- Detailed knowledge of consumer buying behavior, marketing techniques and evolving trends
- Understanding of customer segmentation theory and practice.

- In-depth understanding of the industry, advisory, regulatory and professional bodies
- Understanding of legislation related to financial services and channel delivery
- Knowledge of constructing reports, executive summaries and briefs
- Mathematical skills
- Communication skills - both written and oral
- Business planning
- Strong analytical skills
- Advanced computer skills - is a requirement
- Basic numerical skills for calculation of statistics, figures and targets
- Good interpersonal and networking skills
- Basic Technical understanding
- Team management skills
- Report writing skills

**Qualifications and Experience:**

- Bachelor's Degree in Banking, Business, Computer Science, Finance or related fields.
- Master's degree in business studies is an added advantage
- At least four (4) years of proven work experience in a reputable financial institution, preferably within Transaction Banking or Digital Banking units.

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**Job closing date :** 23-Oct-2025

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**Relationship Manager; Affluent Parastatals (1 Position(s))**

**Job Location :**

Head Office

**Job Purpose:**

Responsible for managing strategic relationships with senior public officials within parastatals, driving acquisition and retention efforts, and expanding the bank's asset and liability portfolio through targeted sales initiatives.

**Main Responsibilities:**

**[www.ajiranasitz.com](http://www.ajiranasitz.com)**

- Drive growth in assets, liabilities, investment products, and insurance through proactive customer visits, sales activities, and retention strategies.
- Build and maintain strategic relationships with Senior Officials in Parastatals, acting as the primary liaison and ensuring high levels of customer satisfaction.
- Maximize value from existing clients by cross-selling relevant NMB products and services tailored to their needs.
- Prepare and review portfolio movement reports for self and team, identifying and addressing any irregularities.
- Ensure adherence to KYC, AML, and other regulatory requirements to minimize risk exposure within the portfolio.
- Deliver exceptional service by managing customer expectations and resolving queries, complaints, and correspondence promptly in line with service standards.
- Collaborate with internal teams to align strategies with organizational goals and coach Relationship Officers and Tellers on effectively engaging senior decision makers.
- Maintain a structured call program for all assigned relationships and prospects, ensuring proper documentation and follow-up.
- Stay updated on product and service developments, recommending enhancements to better serve senior decision makers in parastatals.
- Organize or recommend quarterly engagement events to strengthen relationships and enhance NMB's brand visibility among parastatal decision makers.
- Conduct initial screening interviews with potential clients and maintain accurate records of relevant documentation.
- Maintain comprehensive knowledge of Bank policies, procedures, and products, adapting to technological advancements and evolving customer expectations.

#### **Knowledge and Skills:**

- Thorough knowledge of bank products, operations, regulations, and specific markets for Private banking clients
- Thorough knowledge of Private banking clients' needs and ability to come up with proper solutions.
- Sound financial knowledge, thorough information of NMB various offerings.
- Excellent Client Management skills preferably Senior Decision Makers
- Excellent communication, networking, and interpersonal skills
- Confidence and presentation skills
- Understanding and interest in financial/banking products and markets
- Ability to analyze and research information.
- Ability to explain and handle complex information clearly and simply.
- Ability to identify the need for change and to drive the desired changes, adaptable and flexible in anticipating and realizing marketing opportunities.
- High level of professionalism, integrity, and Diplomatic skills
- Excellent negotiation, communication, and relationship management skills.
- Experience in Sales or Relationship management.
- Existing networks and relationships within government and parastatal organizations.
- Strategic thinker with the ability to influence policy and decision-making.
- Leadership and Coaching skills
- Strong analytical, problem-solving skills, decision making and financial management skills
- Excellent interpersonal and networking skills, internally and externally.

- Excellent writing and presentation skills.
- Experience in project management is desirable.
- Credit skills

**Qualifications and Experience:**

- Bachelor's degree in Economics, Business Administration, Banking, Finance, Accounting Marketing, Statistics, Research, or related fields
- Master's Degree in Business-related fields is an added advantage
- At least 4 years' experience in handling Public & Senior Decision Makers
- Experience in Credit Analysis and Appraisal

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**Relationship Manager; Parastatals (3 Position(s))**

**Job Purpose:**

To manage and grow the Salaried Workers Loan (SWL) portfolio within parastatal institutions by acquiring new schemes, deepening penetration in existing schemes, and ensuring portfolio quality. Oversee, guide, and work closely with Direct Sales Staff (DSS) to execute SWL sales campaigns, ensuring maximum penetration and compliance, while delivering excellent customer and employer experience.

**Location - Head Office (2 positions) & Central Zone (1 Position)**

**Main Responsibilities**

- Identify, negotiate, and onboard new parastatal schemes in line with the bank's SWL growth agenda.
- Deepen penetration in existing parastatal schemes through regular engagement with Human Resources, and Payroll officers.

- Conduct structured employer visits, presentations, and financial literacy sessions to promote SWL awareness.
- Build and maintain strong relationships with parastatal decision makers to ensure sustainable partnerships.
- Prepare and implement a scheme penetration plan with measurable milestones for each parastatal.
- Provide leadership, coaching, and daily support to DSS to achieve SWL acquisition and disbursement targets.
- Monitor DSS productivity (applications, disbursements, and conversion rates), taking corrective action where needed.
- Conduct joint field visits with DSS to employers, ensuring product promotion and onboarding are executed effectively.
- Ensure DSS adhere to compliance standards, ethical sales practices, and accuracy in documentation.
- Monitor the SWL loan portfolio across parastatal schemes, ensuring growth with quality and minimal NPLs.
- Follow up with employers on timely payroll deductions, reconciliations, and arrears management.
- Identify and escalate risks related to scheme performance, taking proactive measures to prevent defaults.
- Prepare accurate daily, weekly, and monthly reports covering parastatal performance and DSS output.
- Conduct competitor analysis, capture customer/employer feedback, and recommend improvements for product, process, and market positioning.

### **Knowledge and Skills**

- Microsoft applications (Excel, Vision, Word, Publisher)
- Coaching skills,
- Customer Focus
- 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.

### **Qualifications and Experience**

- Bachelor's Degree in business related studies
- A minimum of 4 years' banking experience in Relationship Management and/or Loan Portfolio Management
- Proven track record in driving lending penetration and portfolio growth is desired

### **Specify your preferred Location**



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**Specialist; Card Products (Fixed term – 3 years) (1 Position(s))**

**Job Location :**

Head Office, Hq

**Job Purpose:**

Responsible for day-to-day Debit Card Product Sales, Performance (P&L) and Analytics including operation efficiency within the bank for Debit card products under issuing business unit.

**Main Responsibilities:**

- Card Product Life Cycle Management including its profit and loss.
- Conduct product documentation, i.e production description.
- Incorporate and analyze feedback and input from customers, partners and in-house teams on product strategy and finding ways to shape requirements, features and end products which will expand product market reach.
- Product portfolio analytics
- Products campaign, promotion, and Sales
- Initiate market research to gather market and product intelligence information related to card market mix from competitors and propose approach to cover the gaps.
- Ensure products and releases are launched correctly and on schedule with the effective support from Communication and Marketing departments (Effective go to market plan).
- Make creative recommendations to expand product base, usage and tracking of product impact to end user
- Assist in managing vendor relations as they apply to the unit. Monitors service levels and performance. Participates in policy creation, review and implementation.
- Perform end- to- end demonstration for the new products and when changes are implemented.
- Conduct Card Product User Acceptance Test in collaboration with other stakeholders within the Bank

- Assist in the identification of potential risk factors and determine solutions to mitigate exposure.
- Assist in resolving customer issues and escalation to the relevant levels for quick resolution as per financial customer protection regulation.
- Drive card usage, number of active customers to ensure the bank reach its financial targets

**Knowledge and Skills:**

- Knowledge in card schemes and its regulatory framework.
- Business understanding of Banking operations, electronic products, product development.
- Knowledge of constructing reports, executive summaries, and briefs
- Understanding of card product life cycle
- Detailed understanding consumer behavior, marketing techniques and evolving trends.
- Conversant with card products offering in the Tanzania market
- Familiarity with Agile framework
- Excellent communication skills
- Problem-solving aptitude
- Creative thinking
- Strong Analytical skills
- MS Excel proficiency
- Report writing skills
- Presentation skills

**Qualifications and Experience:**

- Bachelor's degree in Business, IT, Economics, or Finance
- Any course or training in product development is an added advantage
- At least 3 years proven hands on experience in Card Products or similar role.
- A background in Card Business or Card Network is a mandatory.

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