

Senior Relationship Manager Corporate Banking (1 Position(s))

Job Location:

Lake Zone

Job Purpose:

To develop, maintain and grow relationships with a portfolio of corporate clients, while developing, improving, promoting, and selling NMBs products and services to ensure that NMBs current and future corporate customers find solutions for their financial needs.

Main Responsibilities:

- Research developments in the market segment by attending conferences, reading marketspecific newsletters, visiting websites, etc.
- Benchmark NMBs products and services with those of the competitors in the market.
- Benchmark productivity of the corporate banking department against industry standards and create measures to improve productivity.
- Partially, with marketing and communication, develop and implement promotion initiatives for products and services for the market segment.
- Proactively involve senior bank's executives in engagement with key corporate clients.
- Find solutions for customers' financial needs, including investment, borrowing and transactional banking solutions.
- Monitor clients in portfolio and keep records on the development of the clients' business.
- Partner with the Product team and other internal staff to deliver clear accounts plan that is based on understanding of client needs and provide appropriate solutions for clients across relevant products.
- Manage the development of prudently priced assets, cost effective long-term liability with reputable companies and organizations.
- Maintain a high quality of the asset book, ensure excellent performance and maximum returns of the portfolio.
- Adhere to high professional standards and strive to provide quality services and competitive pricing to clients.
- Identify and develop a target pipeline and aggressively market for new profitable customers from the identified target sectors and exploit cross selling opportunities.
- Gather information that is needed to prepare and assess credit applications.

- Proactively manage client portfolio in compliance with regulatory environment.
- 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 Risk, Credit, Legal and Compliance to ensure that the portfolio remains credit worthy and within the policies of the bank.
- Agree targets and take accountability for the overall achievement of performance objectives in corporate banking.
- Provide leadership and support excellence by searching out external best practices, monitoring professional developments, sharing knowledge, and encouraging the team to do the same in the best interests of the bank and its customers.
- Participate in various bank's projects necessary for the bank's betterment in service provision to clients.
- Attend/participate in various regular internal meetings to represent corporate banking. Knowledge and Skills:
 - Business understanding of bank's customer base, market segments, products & services.
 - Knowledge of government policies relating to banking, BOT regulations, bank policies & procedures
 - Technical Customer Relationship Management.
 - Behavioral Building Positive Working Relationships, Coaching, Communication, Building a Successful Team, Facilitating Change, Decision Making, Developing Others, Leading through Vision & Values, Formal Presentation, Planning & Organizing.

Qualifications and Experience:

- Bachelor's degree in Economics, Business Administration, Finance, Marketing Statistics Research or other related fields of study.
- A minimum of 7 years' experience in Relationship Management of Large Corporates/Emerging Corporates/SMEs/Branch Management/Business Centre management.
- Experience in credit assessment and management.
- Experience of various banking solutions required by corporate clients.

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.

Job opening date: 22-Nov-2023

Job closing date: 06-Dec-2023

To Apply, **CLICK HERE**



Remittance Product Manager (1 Position(s))

Job Location:

Head Office

Job Purpose:

This role ensures the client's expectations are met, by managing remittance business and ensuring optimal delivery of related solutions. Key functions include participating in client engagements, sales initiatives while working with cross functional teams to ensure seamless transition for ongoing client service delivery.

Main Responsibilities:

Business Direction

- Work closely with the Senior Manager to define the remittance business for both inbound and outbound products development strategy to align with Global Digital Transaction Service offering.
- Product capabilities include and are not limited to high value and low value payment services across different payment rails.
- 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 to product positioning and pricing strategies.
- Identify market trends and customer needs related to international remittance services.
- Develop an understanding of current challenges within Transaction services remittance offerings and suggest innovative solutions, improving existing offerings, and ensure 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 the pan-bank sales teams in marketing our remittance 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 with the product design or the channels through which the products are distributed.
- Provide Support to Senior Manager; GDTS in Implementing new products into market.
- Innovate & capture requirements for the client based on the existing integration with Money Transfer Operators (MTOS) 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 an end to end solution
- Engage all stakeholders in product development and management.
- Ensure involvement of relevant teams within the bank in the completion of all product testing
- Ensure sales programs and selling call plans are in place at all times, ensure proper execution schedules are monitored and adhered to by all subordinates.
- Engage in consistent promotion of digitized solutions for cross border market visibility and uptake.
- Review and feedback into customer satisfaction surveys, responding to customer complaints.

Knowledge and Skills:

- Demonstrated ability to drive product innovation and stay current with emerging trends and technologies in the remittance space.
- A comprehensive knowledge of Tanzanian Banking products and systems that support them, and a good understanding of other international products.
- Familiarity with financial technology (FinTech) and payment systems is important as many remittance services are now digital or mobile-based.
- A detailed understanding of remittance product offerings in the wider financial services industry.
- A detailed knowledge of NMB strategy and policies
- Detailed knowledge of consumer buying behavior, marketing techniques and evolving trends
- An understanding of customer segmentation theory and practice.
- A detailed understanding of industry, advisory, regulatory and professional bodies
- A good understanding of legislation related to financial services and channel delivery.
- A good Understanding of Remittance business
- A good knowledge of constructing reports, executive summaries and briefs.
- Mathematical skills
- Communication skills both written and oral.

- Knowledge of product management principles, including market research, product development, pricing strategies, and product lifecycle management.
- Business planning skills
- 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; especially on related bank products
- Team management skills
- Report writing skills.

Qualifications and Experience:

- Bachelor's Degree in Banking, Business, Computer Science, Finance or related fields of study.
- MBA is an added advantage.
- At least 3 5 years of proven work experience in a reputable bank or Financial Institution.
- Previous experience in a product management role, particularly in financial services/MNO/MTO, is a significant advantage
- Specific experience in remittance services or cross-border payments is highly desirable. This
 could include working for money transfer companies, banks, or international payment
 platforms.

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Job opening date: 24-Nov-2023 Job closing date: 02-Dec-2023

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