



## 1. JOB TITLE: Senior Manager Trade Finance (1 Position(s))

**Job Location :** Head Office

**Job Purpose:**

Responsible for managing and optimizing working capital strategies, Trade Finance solutions structuring and leading a team of Trade Finance Managers; being also the focal point for Trade Finance across the organization and supports Wholesale & Retail Banking coverage teams, Client Origination, Credit and other cross functional teams within the bank

**Main Responsibilities:**

**Trade Finance**

- Develop and implement strategies to optimize the bank's working capital solutions including import/export finance, receivables financing, supply chain financing and stock financing.
- Collaborate with senior coverage teams on consistent client engagement activities to broaden relationships and deepen wallet share.
- Oversee origination of complex trade finance deals including structuring of financial instruments to facilitate international and domestic trade.
- Support relationships with banks and financial institutions to facilitate competitive trade finance solutions.
- Manage Trade Finance assets through monitoring utilization and performance across portfolios.
- Support analysis of cash conversion cycles and identify opportunities to improve working capital optimization.
- Coordinate with Treasury teams to ensure business requirements are achieved.
- Collaborate with client Trade Operations, Finance, Procurement and other cross functional teams to enhance business operations to and ensure alignment of strategies.

**Risk Management**

- Support assessment and risk mitigants associated with working capital including credit, currency and counterparty risks.
- Develop and implement policies to reduce exposure to financial risks related to Trade Finance.
- Ensure ongoing monitoring of portfolios and market dynamics which may adversely impact asset book.

#### **Stakeholder Management**

- Act as main point of contact for internal and external stakeholders on matters related to Trade Finance.
- Work closely with cross-functional teams to ensure alignment in executing strategies.
- Liaise with auditors, regulators and internal legal and compliance teams to ensure adherence to all applicable rules and guidelines.

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

- Strong knowledge of trade finance instruments and understanding of banking solutions and supporting systems.
- Leadership and team management abilities.
- Strong analytical and problem-solving skills.
- Advanced Trade Finance structuring capabilities.
- Ability to thrive in a highly dynamic environment.
- Communication, negotiation and stakeholder management skills.

#### **Qualifications and Experience:**

- Bachelor's degree in Finance, Accounting, Economics or related fields
- Master's degree in related fields will be added advantage.
- Minimum of 5 years' relevant experience in Trade Finance and exposure to international trade.

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Only shortlisted candidates will be contacted.

**Job opening date :** 10-Jan-2025

**Job closing date :** 24-Jan-2025

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## 2. JOB TITLE: Relationship Manager; Agri Retail (1 Position(s))

**Job Location :** Dar Es Salaam Zone, Temeke

### **Job Purpose:**

- Responsible for marketing Agri Retail products and services to grow assets and liabilities, generating leads, processing and assessing Agri-credit applications, reviewing credit appraisals from Relationship Officers from the branches in the zone.
- Responsible for analyzing performance of all Agri Retail loans in a mandated area of operation against the set budget and ensure compliance with quality standards of the Agri-loans products across the area of jurisdiction.
- Responsible for advising the Head; Agri Retail on implications and corrective measures for any business anomalies. The Relationship Manager is expected to put forward business propositions and support the product development team in modelling new products and services that fit agribusiness customers.

### **Main Responsibilities:**

- Prepare action plan for implementation and achievement of assets and liabilities budget objectives for his/her area of operation/zone.
- Review and advise the bank on its pricing policy for Agri Retail loan products and services from time to time based on feedback from the field.
- Come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri events.
- Monitor and supervise all Agri Retail loans issued and disbursed in his/her area of operation/zone to ensure good and quality portfolio.
- Timely preparation of periodical and ad hoc evaluation reports on Agri Retail performance on assets and liabilities (Weekly, Bi-weekly, Monthly and quarterly).
- Plan, prepare and review marketing strategies for new and existing Agri Retail loan products from time to time.
- Monitor and ensure that all Agri Retail loans products delivery processes are working properly and provide advice to the Head; Agri Retail for any improvement needed.
- Review credit appraisals from Relationship Officers that require further assessment at the credit department for decision.
- Assist branches and zones to prepare budgets for Agri Retail assets and liabilities.
- Train and coach Relationship Officers on various business best practices and processes in evaluating and assessing Agri Retail Loan applicants.
- Perform any other duties as may be assigned from time to time by the line manager, other agribusiness management team and executive management.

### **Knowledge and Skills:**

- Sound knowledge of Agribusiness economics, the role of credit in business and business development.
- Sound knowledge of Agribusiness Retail Banking products and services in the agricultural value chains.
- Excellent knowledge of agriculture sector dynamics and related laws.
- Sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri market and general business environments in the agriculture value chains.
- Computer proficiency (Excel, word, power point presentation and access)
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship management with ambition to provide solutions to customers' expectations.
- Managerial and leadership skills (conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- People management, representation, team building and developing high performing teams

**Qualifications and Experience:**

- Bachelor degree in Agriculture, Agricultural Economics, Banking, Business Administration, Finance or related fields.
- Minimum of 4 years' banking experience, inclusive of roles in Credit assessment, Project appraisal and other bank operations.

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**Job opening date :** 09-Jan-2025

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

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### 3. JOB TITLE: Relationship Manager; Agri Retail (1 Position(s))

**Job Location :** Northern Zone, Babati

**Job Purpose:**

- Responsible for marketing Agri Retail products and services to grow assets and liabilities, generating leads, processing and assessing Agri-credit applications, reviewing credit appraisals from Relationship Officers from the branches in the zone.
- Responsible for analyzing performance of all Agri Retail loans in a mandated area of operation against the set budget and ensure compliance with quality standards of the Agri-loans products across the area of jurisdiction.
- Responsible for advising the Head; Agri Retail on implications and corrective measures for any business anomalies. The Relationship Manager is expected to put forward business propositions and support the product development team in modelling new products and services that fit agribusiness customers.

**Main Responsibilities:**

- Prepare action plan for implementation and achievement of assets and liabilities budget objectives for his/her area of operation/zone.
- Review and advise the bank on its pricing policy for Agri Retail loan products and services from time to time based on feedback from the field.
- Come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri events.
- Monitor and supervise all Agri Retail loans issued and disbursed in his/her area of operation/zone to ensure good and quality portfolio.
- Timely preparation of periodical and ad hoc evaluation reports on Agri Retail performance on assets and liabilities (Weekly, Bi-weekly, Monthly and quarterly).
- Plan, prepare and review marketing strategies for new and existing Agri Retail loan products from time to time.
- Monitor and ensure that all Agri Retail loans products delivery processes are working properly and provide advice to the Head; Agri Retail for any improvement needed.
- Review credit appraisals from Relationship Officers that require further assessment at the credit department for decision.
- Assist branches and zones to prepare budgets for Agri Retail assets and liabilities.
- Train and coach Relationship Officers on various business best practices and processes in evaluating and assessing Agri Retail Loan applicants.
- Perform any other duties as may be assigned from time to time by the line manager, other agribusiness management team and executive management.

**Knowledge and Skills:**

- Sound knowledge of Agribusiness economics, the role of credit in business and business development.

- Sound knowledge of Agribusiness Retail Banking products and services in the agricultural value chains.
- Excellent knowledge of agriculture sector dynamics and related laws.
- Sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri market and general business environments in the agriculture value chains.
- Computer proficiency (Excel, word, power point presentation and access)
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship management with ambition to provide solutions to customers' expectations.
- Managerial and leadership skills (conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- People management, representation, team building and developing high performing teams

**Qualifications and Experience:**

- Bachelor degree in Agriculture, Agricultural Economics, Banking, Business Administration, Finance or related fields.
- Minimum of 4 years' banking experience, inclusive of roles in Credit assessment, Project appraisal and other bank operations.

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**Job opening date :** 09-Jan-2025

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

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## 4. JOB TITLE: Relationship Manager; Agri Retail (1 Position(s))

**Job Location :** Central Zone, Wami

**Job Purpose:**

- Responsible for marketing Agri Retail products and services to grow assets and liabilities, generating leads, processing and assessing Agri-credit applications, reviewing credit appraisals from Relationship Officers from the branches in the zone.
- Responsible for analyzing performance of all Agri Retail loans in a mandated area of operation against the set budget and ensure compliance with quality standards of the Agri-loans products across the area of jurisdiction.
- Responsible for advising the Head; Agri Retail on implications and corrective measures for any business anomalies. The Relationship Manager is expected to put forward business propositions and support the product development team in modelling new products and services that fit agribusiness customers.

**Main Responsibilities:**

- Prepare action plan for implementation and achievement of assets and liabilities budget objectives for his/her area of operation/zone.
- Review and advise the bank on its pricing policy for Agri Retail loan products and services from time to time based on feedback from the field.
- Come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri events.
- Monitor and supervise all Agri Retail loans issued and disbursed in his/her area of operation/zone to ensure good and quality portfolio.
- Timely preparation of periodical and ad hoc evaluation reports on Agri Retail performance on assets and liabilities (Weekly, Bi-weekly, Monthly and quarterly).
- Plan, prepare and review marketing strategies for new and existing Agri Retail loan products from time to time.
- Monitor and ensure that all Agri Retail loans products delivery processes are working properly and provide advice to the Head; Agri Retail for any improvement needed.
- Review credit appraisals from Relationship Officers that require further assessment at the credit department for decision.
- Assist branches and zones to prepare budgets for Agri Retail assets and liabilities.
- Train and coach Relationship Officers on various business best practices and processes in evaluating and assessing Agri Retail Loan applicants.
- Perform any other duties as may be assigned from time to time by the line manager, other agribusiness management team and executive management.

**Knowledge and Skills:**

- Sound knowledge of Agribusiness economics, the role of credit in business and business development.
- Sound knowledge of Agribusiness Retail Banking products and services in the agricultural value chains.

- Excellent knowledge of agriculture sector dynamics and related laws.
- Sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri market and general business environments in the agriculture value chains.
- Computer proficiency (Excel, word, power point presentation and access)
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship management with ambition to provide solutions to customers' expectations.
- Managerial and leadership skills (conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers
- Ability to effectively prioritize and execute tasks in a high-pressure environment.
- People management, representation, team building and developing high performing teams

**Qualifications and Experience:**

- Bachelor degree in Agriculture, Agricultural Economics, Banking, Business Administration, Finance or related fields.
- Minimum of 4 years' banking experience, inclusive of roles in Credit assessment, Project appraisal and other bank operations.

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## 5. JOB TITLE: Relationship Manager; Agri Retail (1 Position(s))

### Job Location :

Highlands Zone, Sumbawanga

### Job Purpose:

- Responsible for marketing Agri Retail products and services to grow assets and liabilities, generating leads, processing and assessing Agri-credit applications, reviewing credit appraisals from Relationship Officers from the branches in the zone.
- Responsible for analyzing performance of all Agri Retail loans in a mandated area of operation against the set budget and ensure compliance with quality standards of the Agri-loans products across the area of jurisdiction.
- Responsible for advising the Head; Agri Retail on implications and corrective measures for any business anomalies. The Relationship Manager is expected to put forward business propositions and support the product development team in modelling new products and services that fit agribusiness customers.

### Main Responsibilities:

- Prepare action plan for implementation and achievement of assets and liabilities budget objectives for his/her area of operation/zone.
- Review and advise the bank on its pricing policy for Agri Retail loan products and services from time to time based on feedback from the field.
- Come up with initiatives to improve customers' engagement platforms such as Business clubs, Agri Executive network and related Agri events.
- Monitor and supervise all Agri Retail loans issued and disbursed in his/her area of operation/zone to ensure good and quality portfolio.
- Timely preparation of periodical and ad hoc evaluation reports on Agri Retail performance on assets and liabilities (Weekly, Bi-weekly, Monthly and quarterly).
- Plan, prepare and review marketing strategies for new and existing Agri Retail loan products from time to time.
- Monitor and ensure that all Agri Retail loans products delivery processes are working properly and provide advice to the Head; Agri Retail for any improvement needed.
- Review credit appraisals from Relationship Officers that require further assessment at the credit department for decision.
- Assist branches and zones to prepare budgets for Agri Retail assets and liabilities.
- Train and coach Relationship Officers on various business best practices and processes in evaluating and assessing Agri Retail Loan applicants.
- Perform any other duties as may be assigned from time to time by the line manager, other agribusiness management team and executive management.

### Knowledge and Skills:

- Sound knowledge of Agribusiness economics, the role of credit in business and business development.
- Sound knowledge of Agribusiness Retail Banking products and services in the agricultural value chains.

- Excellent knowledge of agriculture sector dynamics and related laws.
- Sound understanding of other bank's loan products, policies and procedures for cross selling purposes.
- Excellent knowledge of banking operations and financial markets in Tanzania.
- Sound knowledge of Agri market and general business environments in the agriculture value chains.
- Computer proficiency (Excel, word, power point presentation and access)
- Excellent communication (English and Kiswahili), numerical, analytical, report writing and presentation skills
- Self-motivated, innovative with ability to initiate and lead change.
- Good customer relationship management with ambition to provide solutions to customers' expectations.
- Managerial and leadership skills (conceptual and resourcefulness)
- Strong interpersonal and networking skills for both internal and external customers
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