



1. JOB TITLE: Relationship Manager; SME (1 Position(s))

Job Location : Central Zone, Morogoro Business Center

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 in Morogoro and any other assigned regions

Main Responsibilities:

- Drive growth of asset book and deposits by sourcing new clients, developing pipelines, and maximizing cross-selling opportunities with the assigned area.
- Appraisal of SME credit applications, proposing appropriate financial solutions that are commercially viable and in line with the Bank's policies and guidelines.
- Guide Relationship Officers, business center Relationship Managers and Branch Managers in growing SME asset book and deposits through building sustainable customer relationships, frequent engagements and effective communication.
- Coordinate with Relationship Officers/Branch Managers to prepare appropriate financial structure for managing risks and realizing economic value (pricing)
- Build team capacity through continuous coaching, mentoring, and knowledge sharing to enhance performance and credit quality
- Develop, track, and manage SME budgets, sales targets, and business pipelines across the zone to ensure targets are achieved within reasonable timelines.
- Ensure compliance with regulatory requirements, internal policies, and collaborate with stakeholders (credit, risk, operations, legal etc.) to grow quality portfolio whilst demonstrating high ethical standards.
- Monitor and evaluate the business portfolio to ensure performance criteria (PAR & NPL levels) are maintained within the acceptable risk level.
- Represent the Bank in SME customer forums and ensure the best relationship between the Bank and customers, stakeholders in the zone through networking and excellent service.

Knowledge and Skills:

- Strong credit analysis skills.
- Strong customer relationship and sound understanding of bank's loan products, policies, and procedures.

- Conversant with standard computer applications (Excel, Word and Access).
- Strong communication with high proficiency in the use of (English and Kiswahili).
- Strong business management, leadership, coaching and team building skills.
- Sales, negotiation and analytical skills.
- Ability to effectively prioritize and execute tasks in a high-pressure environment

Qualifications and Experience:

- Holder of a first degree or its equivalent in Finance, Accounting, Banking, and other related fields.
- At least 4 years' experience in Credit Analysis or Appraisal, Relationship Management handling customers under Business & Commercial Banking.

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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.

Only shortlisted candidates will be contacted.

Job opening date : 16-Apr-2026

Job closing date : 30-Apr-2026

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2. JOB TITLE: Relationship Manager; Value Chain (2 Position(s))

Job Location : Head Office, Hq

Job Purpose:

To develop, manage, and grow strategic client ecosystems by identifying anchor clients and integrating their value chains (suppliers, distributors, and customers) into the bank. The role drives deposit mobilization, transaction growth, digital adoption, and lending opportunities through a structured ecosystem banking approach.

Main Responsibilities:

- Identify, negotiate, and oversee strategic partnerships with corporates, fintechs, and value chain stakeholders to expand ecosystem opportunities.

- Design and implement win-win solutions that connect anchor clients with MSME segments and key ecosystem participants.
- Develop and close value chain pipelines to maximize ecosystem banking penetration and revenue generation.
- Support the development of execution strategies for projects and client value chains, ensuring strong cross-functional alignment and performance.
- Collaborate closely with Corporate & Retail Relationship Managers to generate and consolidate leads for distributors, dealers, and suppliers; engage anchor corporates for account opening and cross-selling of bank products.
- Lead and manage business initiatives aimed at identifying, developing, and implementing value chain optimization opportunities.
- Drive awareness and understanding of ecosystem and value chain strategies across branches and business units.
- Build, track, and monitor a robust pipeline of prospective customers to ensure consistent performance and closure.
- Collaborate and negotiate effectively with cross-functional leaders to align objectives and drive results.
- Sponsor and guide multi-functional teams in applying standardized processes for structuring and packaging value chain solutions.
- Support cross-functional teams, including external vendors and third-party providers, in designing and implementing scalable business generation and operational processes.
- Partner with value chain functional teams to continuously enhance workflow efficiency, reduce costs, and accelerate revenue ramp-up.
- Review and analyse monthly performance results, identifying improvement opportunities and addressing underperforming deals or projects in collaboration with business segments.
- Oversee preparation of documentation, reports, and performance tracking materials.
- Provide analytical insights and tools to support pricing decisions for products and business performance management.
- Foster an inclusive culture that values diversity and encourages collaboration across teams.
- Maintain an up-to-date and actively managed pipeline of potential customers, ensuring ongoing monitoring and performance optimization.

Knowledge and Skills:

- In-depth knowledge of value chain and ecosystem banking models.
- Proven ability to identify and structure ecosystem opportunities across both Wholesale and Retail client segments.
- Comprehensive product knowledge covering cash management, trade finance, and a broad range of banking solutions.
- Sound understanding of key economic sectors including mining, trade, manufacturing, and related industries.
- Expertise in Sales & Operational Planning (S&OP) and Integrated Business Planning processes.
- Advanced proficiency in MS Office applications and process mapping techniques.
- Demonstrated understanding of marketing principles, with the ability to translate marketing strategies into practical business plans that address customer needs.
- Flexible team player with good understanding of market dynamics and communication skills
- Excellent interpersonal and stakeholder management skills across cultures and geography
- Strong networking approach & excellent ability to guide, coach and mentor others
- Leadership skills

- Project management capabilities with proven ability to influence/lead cross functional teams in a matrix organization

Qualifications and Experience:

- Bachelor's degree in Finance, Accounting, Banking, or related fields.
- At least 4 years' experience in Value Chain Management
- Experience in dealing with Wholesale clients/multinationals and supply change management
- Extensive experience in financial services and product management.
- Proven experience in organizing and facilitating business activities such as training sessions, B2B workshops, and seminars.

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3. JOB TITLE: Senior Manager; Core Banking Lending Applications Support (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

To lead and manage a team responsible for the seamless operation, integration, and technical management of Core Banking Lending and Trade Finance applications. The role focuses on optimizing workflows, enhancing system efficiency, supporting digital banking channels, and ensuring operational integrity across lending and trade finance modules in alignment with business objectives.

Main Responsibilities:

System & Technical Oversight

- Oversee configuration, monitoring, and optimization of lending and trade finance modules in the Core Banking System (CBS).
- Ensure smooth integration with digital channels, mobile banking, and other banking platforms. Troubleshoot and resolve system-related issues affecting lending and trade finance operations
- Oversee the configuration and parameterization of core banking modules related to Lending, Credit, and Trade Finance.
- Design and implement continuous improvement plans, systems upgrades, systems capacity and integrations to cater for business growth, security and conformance of regulatory requirements.

Process Automation & Optimization

- Identify opportunities for automation in lending and trade finance workflows to reduce manual intervention.
- Implement technical controls to enhance operational efficiency and accuracy.
- Assist in business analysis and documenting requirements of moderately complex product management projects for building new products or enhancement / extension of current products
- Lead system upgrades, enhancements, and implementations.
- Coordinate requirements, testing, and change management.
- Explore system capabilities which are not utilized currently and advise the business on product and services which can be offered to customers.
- Identify cases where existing systems do not meet requirements and develop specifications and work with the relevant external or internal suppliers to implement the solution

Data and Reporting

- Ensure accurate capture and reporting of lending and trade finance data from CBS and other systems.
- Generate operational and performance reports for senior management and regulatory compliance.
Risk and Compliance in System Operations
- Implement technical controls to mitigate operational and credit risks.
- Ensure system configurations comply with regulatory requirements and internal policies.

Leadership and Stakeholder Collaboration

- Guide and mentor the team on system operations, configuration, and technical problem-solving.
- Coordinate knowledge transfer and training for system updates or new module deployments.
- Work closely with IT, Risk, Compliance, and Business teams to implement system changes and enhancements.
- Support digital transformation initiatives within lending and trade finance functions

Knowledge and Skills:

- In-depth understanding of Core Banking Systems (CBS) Lending and Trade Finance modules.
- Strong knowledge of IT operational support, banking operations, lending processes, and trade finance.
- Familiarity with digital banking channels, mobile banking, digital Loans and system integration.

- Awareness of regulatory requirements, risk management, and compliance in banking systems.
- Ability to apply competency in new or complex situations.
- Demonstrate leadership skills and the ability to lead teams and motivate team members, as needed.

Qualifications and Experience:

- Bachelors Degree in Computer Science or Information Technology or related field.
- Relevant certification(s) including ITIL is an added advantage
- At least five (5) years' experience in banking operations with strong exposure to Core Banking systems, CBS Lending and trade Finance modules.
- Hands-on experience with system administration, CBS module configuration, and technical support.
- Experience in coordinating with cross-functional teams for system changes and enhancements.

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