

MOSES TIJANI TUMBA

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Junction Wumba District Abuja , FCT .
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PROFESSIONAL SUMMARY

Senior banking professional with over 10+ years of experience in financial operations, Admin and Logistics Operations, Branch management, Agro Small Medium **intervention/SMEs** Management, Anchor Borrowers Management and Agricultural extension. Demonstrated expertise in payment systems, reconciliation, Fleet/Transport Management, Team player and team leadership. Proven track record of implementing projects, operational excellence initiatives and driving business growth through effective team management and process optimization in financial and non-financial services.

PROFESSIONAL EXPERIENCE

NIRSAL Microfinance Bank, Wuse 2, Abuja

Deputy Head, Payment and Reconciliation Unit, Head Quarters Operations Department (August 2024 – Till date)

- Spearhead daily payment processing and reconciliation operations for the bank's headquarters, ensuring 100% accuracy in transaction processing
- Advisory financial services engagement with relevant stakeholders using the bank's digital financial tool.
- Lead the supervision and development of operations staff across state branches and HQ, implementing standardized processes for enhanced efficiency
- Oversee authorization protocols for all posted transactions, maintaining strict compliance with banking regulations and internal policies
- Manage resolution of intervention-related transactions and coordinate with stakeholders to ensure timely processing of reversals.
- Engaging state branches for financial inclusion in intervention and loan disbursement as well as payment and reconciliation.

NIRSAL Microfinance Bank, Maiduguri Branch

Team Lead (Branch Manager) (September 2019 - August 2024)

- Led branch operations achieving consistent growth in deposits through strategic planning and team motivation
- Chief Admin officer of the Branch ensuring administrative support, addressing inquiries from staff, partners, and external stakeholders.
- Implemented comprehensive staff training programs resulting in improved customer service metrics and regulatory compliance
- Contribute to knowledge-sharing initiatives by documenting best practices, lessons learned, and operational improvements.
- Monitor and maintain the inventory of office assets, ensuring proper tracking, maintenance, and reporting
- Ensure effective operations and ensure smooth disbursement of intervention fund as well as reduce operational cost

- Developed and executed strategic initiatives for deposit mobilization, consistently meeting or exceeding branch targets
- Streamlined payment processing workflows, reducing transaction processing time by implementing efficient documentation systems
- Established robust financial control mechanisms ensuring accurate reporting and maintenance of banking records
- Supervise field officers for cash Base Transfer ensuring absolute compliance with regulatory authorities and organizational policies
- Conduct financial analysis and budget reviews, drawing out insights and recommending actions to the supervisor to optimise use of available funds.
- Guide and support Branch staff, acting as a point of referral and supporting them with analysis and queries.

Heritage Bank PLC, Beach Road, Jos

Service Manager (Head of Operations) (December 2017 - September 2019)

- Directed branch operations team of 15+ staff, ensuring optimal service delivery and regulatory compliance
- Manage office supply inventories, including requisitioning, procurement, and distribution
- Maintained 24/7 ATM functionality through proactive maintenance and swift issue resolution
- Promote a culture of efficiency and accountability by adhering to established office procedures and recommending improvements where applicable.
- Enhanced customer satisfaction through implementation of streamlined service protocols
- Developed and implemented cash management strategies ensuring optimal cash levels and regulatory compliance
- Arrange travel and logistics for staff and visitors, including booking flights, accommodation, transportation, and processing travel authorizations
- Act as a focal point for safety and security procedures, ensuring staff adherence to protocols, Risk and compliance

Heritage Bank PLC, Beach Road, Jos

Service Executive Cash Officer (March 2016 - December 2017)

- Managed daily cash operations exceeding ₦100M while maintaining zero discrepancy record
- Supervised teller operations and authorized transactions in compliance with bank policies
- Conducted ATM maintenance and troubleshooting, ensuring 98% uptime

Heritage Bank PLC, Yola

Service Executive Cash Officer (March 2015 - 2016)

- Coordinated branch operations ensuring compliance with turn-around-time requirements
- Maintained accurate cash records and supervised teller operations
- Led product cross-selling initiatives contributing to branch revenue growth

Enterprise Bank Ltd, Maiduguri

Funds Transfer Officer/Cash Officer (May 2014 - 2015)

- Managed daily wire transfers and monitored branch General Ledgers
- Coordinated clearing operations ensuring compliance with bank procedures
- Maintained ATM operations and conducted routine maintenance

JDPC Diocese of Maiduguri

Project Assistant/Community Mobilizer (April 2012 - April 2014)

- Coordinated agricultural development projects across multiple communities
- Conducted needs assessments and monitored project implementation
- Facilitated community engagement and training programs

EDUCATION

- **M.Sc.Agricultural Extension** - University of Maiduguri, Borno State (2024)
- **PGD Financial Management** - Ramat Polytechnic Maiduguri (2023)
- **B.Sc.Agricultural Extension** - University of Maiduguri, Borno State (2010)

PROFESSIONAL DEVELOPMENT

- Enterprise Risk Management - NIRSAL Microfinance Bank
- Emotional Intelligence Training - Heritage Bank
- Sustainability Development Workshop – NIRSAL MFB
- LEADERSHIP Training – NIRSAL MFB
- DO NO HARM- NRC
- Trauma Healing Workshop - JDPC
- Community Building and Leadership Training - SELL Foundation

REFERENCES

- **Prof. M.M. Gwary** - Department of Agricultural Extension, University of Maiduguri
Tel: 08034167249
- **Donald Bitrus** – Deputy Provost LILY College of Nursing Warri
Tel.08038447817
- **Shuaibu Jibrin** - North-East Zonal Head, NIRSAL Microfinance Bank Plc
Tel: 08036087707