

Equity Bank is one of the region's leading Banks whose purpose is to transform the lives and livelihoods of the people of Africa socially and economically by availing them modern, inclusive financial services that maximize their opportunities. With a strong footprint in Kenya, Uganda, Tanzania, Rwanda; DRC and South Sudan, Equity Bank is now home to nearly 8 million customers - the largest customer base in Africa. Currently the Bank is seeking additional talent to serve in the role outlined below.

BUSINESS GROWTH AND DEVELOPMENT MANAGER

- The purpose is to Drive aggressively the Branch Business Growth and Profitability by Identifying, Developing, and maintaining relationships with customers, Agents, and other Bank Channels.
- Improving Productivity, streamlining branch activities and aligning with Institutional KPIS to maximize results and achieve peak Performance Levels.

Key Responsibilities and Accountabilities

- To identify and develop a target pipeline of Assets and Liabilities from the identified Business segment (corporate, SME, Micro, Consumer) and ensure, the budgets set are achieved to the expected performance
- Develop and implement sales plans
- Increase awareness for the Bank within the community
- Manage key customer relationships through regular contacts and visits by ensuring the effective call program is maintained
- Ensure compliance to know your Customer (KYC) and Anti Money Laundering (AML) requirements in all dealings with existing and potential customers.
- Review the credit file originated by corporate Relationship manager, Business Relationship manager, Micro Banker or personal Banker and make adequate recommendations to the credit approvals authorities within the acceptable TAT.
- Ensure corporate, SME, Micro Banker & Consumer Loan portfolio accountability, Monitoring and Quality of assets is enhanced from origination and after disbursement (reminders & warning, letters on PDOs and NPLs, insurance renew, Deferrals.
- Draft and submit forecasts and strategy plan of the Branch.
- Adhering to high ethical and professional standards.
- Managing Budgets, allocating Branch funds and defining financial objectives.
- To ensure the Branch is performing within the acceptable benchmarks (Loan to Deposit Ratio, cost of funds, NPL Ratio, staff productivity, cost to income Ratio).
- Ensure 100% compliance to the Bank's Policies and procedures.
- Ensure all the reports required at the branch levels are submitted on time.
- Organizing and executing training programs for the Branch Personal.
- Evaluating employee performance and providing feedback and coaching as needed.
- Daily financial Report's monitoring
- Customer visits and Stakeholder relationships
- Call Reports
- Respond to customer queries.
- Credit Memos review and follow up to loans

Qualifications, Competences & Experience.

- Business related degree from recognized institution
- Over 5 years working experience in Banking Sector
- Three Years on Managerial level position
- Good knowledge in the lending/Credit.
- Strong Communication and Negotiation skills
- Sales/Marketing skills
- Knowledge of the Banking industry Rules& Regulations
- Business oriented and results driven attitude
- Thorough knowledge of banks policies & procedures.
- Strong analytical skills to interpret and evaluate financial statements
- Good understanding of the banking industry
- Good customer service skills
- Result Driven Attitude
- Strong Leadership skills
- Financial analytical skills
- Relationship Management skills.

If you meet the above requirements, submit your application quoting the job opportunity you are applying for to the email address below by **13th March 2023**. Please include detailed Curriculum Vitae, copies of the relevant certificates, testimonials, and daytime telephone contact and email address. Only short-listed candidates will be contacted.

Email to: jobsrwanda@equitybank.co.rw

Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights, values and what they bring to the workplace.