



CAREER OPPORTUNITIES AT EQUITY BANK.

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 home to more than 20 million customers – the largest customer base in Africa. Currently the Bank is seeking additional talent to serve in the roles outlined below:

AGRICULTURE CREDIT ANALYSTS

Job Title: Agriculture Credit Analyst

Department: Credit Risk / Underwriting

Reports to: Head of Credit Underwriting (Director of Credit retains oversight)

Location: H/Q

Role Purpose

To deliver specialized credit analysis, due diligence, and monitoring for Agribusiness borrowers with borrowing needs in the RWF 300M–500M range. The analyst will apply sector knowledge to structure facilities aligned with agribusiness value chains, seasonality, and sector-specific risks, while ensuring volume-handling capacity.

Key Responsibilities

- Conduct in-depth analysis of agribusiness clients (primary production, processing, distribution).
- Incorporate seasonality, crop/livestock cycles, and value-chain dynamics in risk assessment.
- Structure loans with appropriate repayment schedules, risk mitigants, and covenants.
- Monitor agricultural portfolio, including early warning triggers tied to yields, weather, and commodity prices.
- Collaborate with RMs, agronomists, and regulators to ensure robust due diligence.
- Manage high volumes of agricultural files efficiently without compromising analysis quality.

Qualifications & Experience

- Bachelor's degree in finance, Agribusiness, Economics, or related field
- 3–5 years' experience handling agricultural credit files in a financial institution.
- Demonstrated exposure to agribusiness deals in the RWF 300M–500M range.
- Familiarity with BNR regulations, sector-specific risks, and commodity financing dynamics.



Core Competencies

- Strong credit structuring and sector-specific risk assessment skills.
- Knowledge of agribusiness value chains, seasonality, and market dynamics.
- Proficiency in cash flow modeling and stress testing for agriculture.
- Strong documentation, report writing, and presentation skills.
- High-volume case management ability.

Behavioral Skills

- Integrity, accountability, and professional judgment.
- Problem-solving with sector-specific sensitivity.
- Ability to prioritize and process multiple agribusiness files under pressure.
- Collaborative mindset with commercial and risk teams.
- Ability to manage pressure and high transaction volumes.
- Customer sensitivity while maintaining prudent credit judgment.

Performance Metrics

- Quality of agriculture credit proposals.
- Volume of agribusiness files processed.
- Portfolio quality (PAR, NPL ratios).
- Compliance with TAT and sector governance standards.

If you meet the above requirements, submit your application quoting the job opportunity you are applying for as subject of your email through the email address below by **8th October 2025**. 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.