



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:

RETAIL, MICRO CREDIT AND SOCIAL INCLUSION ANALYSTS

Job Titles: Retail Credit Analyst, Micro Credit Analyst and Social Inclusion Analyst

Department: Credit Risk / Underwriting

Reports to: Head of Credit Underwriting (Director of Credit retains oversight) Location: H/Q

Role Purpose

To support credit appraisal, underwriting, and monitoring of retail and micro-borrower segments. The analyst will review small-ticket loans (salary-based, group lending, working capital, micro-assets), ensuring quality assessment, compliance with RAAC, and adherence to TAT requirements.

Key Responsibilities

Credit Appraisals Underwriting

- Review retail and micro credit applications (salary loans, microbusiness loans, group loans).
- Assess borrower repayment ability using salary slips, bank statements, business records, and group guarantees.
- Prepare concise credit proposals and ensure compliance with RAAC and BNR guidelines.
- Ensure collateral or guarantor adequacy as per product design.

Portfolio Monitoring s Risk Management

- Track performance of retail and micro loan portfolios.
- Flag early warning signals (arrears, delinquency trends).
- Provide input into periodic portfolio reports and support remedial action.

Client's Stakeholder Engagement

- Liaise with Relationship Officers, Branch Managers, and Credit Committees.
- Support front-line staff in structuring and documenting retail/micro loans.



Process s Governance

- Ensure proper documentation and file completeness.
- Support loan documentation checklists and contribute to TAT improvements.
- Uphold transparency, consistency, and ethical standards.
- Bachelor's degree in Business, Finance, Economics, or related field.
- Minimum 2 years' experience in credit analysis, microfinance, or retail lending.
- Demonstrated exposure to retail and micro loan files.
- Familiarity with BNR guidelines, consumer lending rules, and microfinance dynamics.

Core Competencies

- Strong numeracy and credit analysis basics.
- Ability to assess repayment from limited documentation.
- Report writing and communication skills.
- Knowledge of microfinance group lending models and retail products.
- Attention to detail and file management discipline.

Behavioral Skills

- Integrity, professionalism, and accountability.
- willing to learn and adapt.
- Team player with strong collaboration skills.
- Ability to manage pressure and high transaction volumes.
- Customer sensitivity while maintaining prudent credit judgment.

Performance Metrics

- Accuracy and timeliness of loan appraisals.
- Portfolio quality (PAR \leq 5% for retail/micro).
- TAT compliance.
- Quality of file documentation.
- Feedback from supervisors and committee reviews.

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.