



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 role outlined below.

RELASHIONSHIP MANAGER - RETAIL

Job Title: Relationship Manager – Retail

Department: Retail Banking

Reports to: Head of Retail Banking

Location: Equity Bank Headquarters

Job Summary

The Relationship Manager – Retail / Personal Banking will be responsible for monitoring and managing the retail portfolio, including loans, deposits, and accounts, while driving business growth and maintaining strong relationships with both existing and new institutional partners under Memorandums of Understanding (MoUs). The role involves mobilizing retail loans and deposits, actively growing the retail customer base, and working closely with personal bankers to achieve set targets. Additionally, the Relationship Manager will engage with partnered institutions to assess their employees' financial needs and propose tailored financial solutions that enhance the bank's competitive advantage.

The Role will also serve as a key contact for High Net-Worth Individuals (HNI) customers, ensuring full & excellent service and support.

Key Responsibilities and Accountabilities

- **Retail Strategy implementation:** Drive the implementation of retail strategy, ensuring strong awareness of retail products & key result areas to personal bankers and the entire branch staff.
- **Mobilization of Retail Loans & Deposits:** Drive growth in the retail banking segment by actively mobilizing loans and deposits through targeted strategies.
- **Customer Base Expansion:** Work closely with personal bankers to increase the retail customer base, Activation of dormant accounts, ensuring sustainable growth and profitability.
- **Business Development:** Identify and pursue new business opportunities within institutions we don't have MOUs with, while seeking and maintaining strong relationships with the existing institutions/clients.
- **Institutional Engagement:** Visit partnered institutions to engage with employers and employees, understand their financial needs, and propose tailored banking solutions to maintain a competitive edge.
- **Collaboration & Support:** Provide daily support to personal bankers in driving retail segment growth and achieving performance targets.



- **Loan Processing & Approval:** Work closely with personal bankers and head office analysts to speed up the loan approval process by ensuring smooth coordination between branches and head office.
- **Branch Support:** Act as a key contact for branches, assisting in resolving retail banking issues and ensuring seamless service delivery.
- **Client Relationship Management:** Ensure high levels of customer satisfaction by offering personalized financial solutions and proactive service.
- **Portfolio Management:** Monitor and manage retail banking portfolio, ensuring quality of loans, deposits, and accounts while mitigating risks.
- **Market Insights & Strategy:** Stay informed about market trends, competitor offerings, and customers' needs to refine the bank's retail banking strategies.
- **HNI** relationship management.
- Any other duty assigned by the line manager.

Qualification, Experience, Skills and Attributes

- Bachelor's degree in business, Finance, Banking, or a related field; an MBA or other relevant advanced qualifications are a plus.
- Minimum of 3 years of experience in retail banking, relationship management, or sales.
- Strong understanding of retail banking products, credit processes, and market dynamics.
- Excellent communication, negotiation, and relationship management skills.
- Ability to work in a fast-paced environment and meet performance targets.
- Can work in a performance-driven organization with the ability to organize, prioritize, and achieve the required results.
- Ability to identify market trends, with the knowledge of the Rwandan market's consumers' buying behavior and evolving trends.

Key Competencies

- Strong analytical and problem-solving skills.
- Proactive and results-driven approach.
- Ability to build and maintain strong business relationships.
- Strong teamwork and leadership skills.
- Proficiency in banking systems and digital platforms.

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 **20th 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**](mailto: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.