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## **JOB RE-ADVERTISEMENT**

### **Back Ground:**

ACB Plc is a Christian Micro Finance Institution that started its operations in August 2006. It is licensed by the National Bank of Rwanda (BNR). Our vision is to be a leading Christian financial institution that contributes to holistic and sustainable development. Our mission is to bring holistic transformation into the community through quality financial services. Our values are quality service, transparency, integrity and accountability. We are committed to taking financial services closer to the people.

AMASEZERANO Community Banking (ACB Plc) is recruiting for a competent, qualified, dynamic and self-motivated individual to fill the following position:

**Position: Loan Officer**

**Number of positions: 1**

**Reports to: Branch Manager**

**Opening date: 28<sup>th</sup> May 2024**

**Closing date: 12<sup>th</sup> June 2024**

We are looking Loan Officers responsible for day-to-day coordination of all lending activities at the Branch level. Act as liaison between customers and the Bank and helping qualified applicants acquire loans in a timely manner.

### **Roles and Responsibilities of Loan Officer:**

- Implement the Bank's strategy at branch level and ensure that all branch operations are in line with the Bank's overall goals and objectives to achieve business profitability;



Taking financial services closer to the people



- Analyzing the prospective clients for loans and helping them with loan application procedure & formalities;
- Analyzing and verifying a client's creditworthiness
- Ensure clients are aware with the types of loans available, policies associated with loans and answering all the queries of customers pertaining to loan;
- Documentation, review and update the clients loan and credit files;
- Cross selling of the Bank products by mobilizing and finding the clients who are interested for the bank products and services;
- Conducting the field and onsite visits to the clients to verify the proper usage of loans granted;
- Resolve the issues and queries of the clients applying for loan and also help the client with the paperwork related with loan applications;
- Meet with loan applicants to identify their needs and collect information for loan applications;
- Analyze active loan files on a regular basis and recommend solutions to speed up the loan process;
- Ensure that all loans granted are fully secured with insurance covers and collaterals and registered where necessary;
- Interview applicants to define financial eligibility and feasibility of granting loans and establish debt payment plans;
- Submit loan applications from the Branch to the Credit Department on a timely manner for processing for efficient customer service delivery;
- Justify decisions (approval/rejection) on loan applications and explain deficiencies to loan applicants;
- Respond to applicants' questions and resolve any loan-related issues;
- Evaluating credit worthiness by processing loan applications and documentation within specified limits;
- Assess customer needs, explore all options and introduce different types of loans;
- Build trust relationships, customer loyalty and satisfaction throughout the underwriting process;
- Operate in compliance with laws and regulations and adhere to lending compliance guidelines;
- Maintain a high level of integrity and ethical standards within the Bank;

**Skills and qualifications required:**

- Bachelor's Degree in Finance, Accounting, Management, Banking or Economics from a recognized institution;
- Three (3) years of working experience in Loan/Portfolio management in banking sector.
- Possessing strong communication skills
- Customer service focused
- Banking financial knowledge
- Possessing problem-solving skills
- Having negotiation skills





- Being honest with high integrity
- Knowledge of Banking operations and regulations
- Computer literacy
- Fluent in English and Kinyarwanda and/or French
- Ability to work under pressure

### **How to apply**

The interested candidates should submit their application documents (Application letter, updated CV, Academic certificates, ID copy, current criminal record certificate and Original church Recommendation letter signed by your church Pastor) to the Office of Head of the Director of Corporate Services, not later than 12<sup>th</sup> June 2024 (03:00 pm), at ACB Plc Head Office.

### **Important Note:**

ONLY shortlisted candidates will be contacted for the test. If you do not hear from us within 2 weeks from the closing date, consider your application unsuccessful.

**Done at Kigali, on 28<sup>th</sup> May 2024**

**Eraste NSENGIYUMVA**  
**Managing Director**

