

**Ritah**

**Email:** [ritah.369666@2freemail.com](mailto:ritah.369666@2freemail.com)

Seeking supervisory level assignments in General Administration, Relationship Manager, Corporate Manager, Finance Manager, Branch Manager, supervisor with a leading organization of repute in United Arab Emirates.

**CAREER OBJECTIVE**

With 9 years plus experience, working in an organization where by my acquired skills, and diverse work experience can be used to fulfil the objectives of the organization while achieving personal and professional growth

**PROFESSIONAL EXPERIENCE**

* **Stanbic Bank – Uganda , Kampala January 2013 - June 2016**

**Branch Manager**

* Grow the balance sheet (assets and liabilities) as per set targets
* Drive a sales culture within the branch for all staff by allocating individual sales/campaign targets for the year
* Supervise and execute the Branch's sales plan,
* Visit customers to manage relationships and retention while driving sales productivity
* Understand and keep up to date with the changes and developments in the local market
* Improved recovery drive.
* Auctioning of the arrears report.
* Delivery of demand notices to customers
* Calling up customers in all buckets and making reports.
* Interpret branch financials and update the team on the Branch's performance on a monthly basis
* Optimize and streamline existing systems, processes and control for cost effective service delivery
* Monitor Branch Continuity Management plans, updating, testing and implementation
* Attend to all audit and risk issues in the branch raised by auditors within agreed timelines and laid down procedures
* Carry out mini audits and surprise checks within the Branch according to laid down procedures
* Agree performance contracts for direct reports and provide monthly performance feedback in order to maintain performance at required levels
* Manage succession planning and identify key talent

# Stanbic Bank – Uganda , Kampala – April 2011 –December 2012

**Customer Consultant**

* Identify customer needs effectively and open new accounts accordingly.
* Ensure that customers are assisted efficiently within the time frames laid down for particular transaction types.
* Cross-sell products effectively.
* Ensure that customers are fully informed of their rights and obligations to the bank.
* Be familiar with the various product criteria and supporting documentation required to facilitate an informed decision.
* Act as intermediary between the credit centre and the customer.
* Implement all the required steps and controls when opening accounts to minimise the risks associated with new business.
* Gather complete and accurate data for the opening of loan accounts and granting of facilities.
* Continuously updating information on Bankmaster system.
* Initial pre-screening according to product criteria.
* Share responsibility for quality of the lending book.
* Process credit cards.
* Opening fixed deposit accounts.
* Participate in sales campaigns.
* Setting targets on how to achieve my sales plan.
* Coaching other team members.
* Reactivating dormant accounts.
* Relationship management through calls and field visits.
* Making call reports.
* Issuing credit cards

Stanbic Bank – Uganda , Kampala **– February 2010 - Jan 2011**

**Customer Care Consultant**

* Customers successfully migrated to alternate electronic banking channels.
* Increased profitability as a result of quality growth in market share.
* Increased cross-sell ratios.
* Good Internal Audit and compliance report findings.
* Complaints and queries effectively managed.
* Retention of satisfied, well –informed customers
* Tracking of customer queries
* Giving customers feedback by either email or phone call.

**Stanbic Bank Uganda November 2006 to December 2009**

**Teller**

* Provide account services to customers by receiving deposits .
* Cashing cheques and other normal withdrawals.
* Preparing currency transaction reports(till balancing).
* Cross-selling bank products like new services, product promotions and directing customers to branch representatives.
* Reconciling cash drawer by proving cash transactions,bundling cash and turning excess cash to head teller.
* Complies with bank operations and security procedures by participating in all dual-control functions.
* Auditing other teller’s currency (surprise checks)
* Maintain customer confidence and protects bank operations by keeping information confidential.

**EDUCATIONAL QUALIFICATION**

Bachelor of Arts Degree with Education (Majoring in Economics Makerere University – Kampala, Uganda - 2004

Cross Exposure Training in Banking

Certificate in Computer

Advanced Microsoft Excel Training

Uganda – Driving Licence

**skills**

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| --- |
| * Excellent in, MIS, and Microsoft Office Applications,(MS Access, MS Excel, MS Word, MS PowerPoint, MS outlook), Internet. |

**PERSONAL DETAILS**

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| **Marital Status:** | Single |
| **Visa Status :** | Long Term visit Visa |

**Languages:** English – Read, Write, Speak – Fluently

Swahili **–** Speak – Fair

**References available upon request**