

Victoria Banda

VICTORIA BANDA

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Blantyre

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PERSONAL PROFILE

Dedicated to duty. Started my career as bank teller and have rose to a senior Relationship Manager. I have acquired 11 years' experience in banking. I have a proven track record in bank operations, sales, business development and relationship management. I am as self- starter, team player and highly committed to work. I believe in providing sustainable solutions to my customers to their satisfaction. I have strong customer-service, analytical and interpersonal skills which have helped deliver exceptional performance through my career.

WORK EXPERIENCE**Current Employer: Ecobank Malawi Limited****Job Title: Relationship Manager - Commercial Banking (2016 to date)****Responsibilities:****Business and Performance**

- Delivery of sales, revenue, deposit, risk asset, targets and efficiency ratio.
- Asset growth- growing portfolio loan book and deposit book
- Track and maintain portfolio performance records including sales tracker, deposits, risk assets, provisions, incomes, costs and all relevant performance indicators on a daily, weekly, monthly, quarterly and annual basis including reconciliation with financial control.
- Deliver on customer service standards, acquisition and client satisfaction levels, retention of high performing clients and growing share of wallet as per target market

Relationship Management

- Internal Client/Stakeholder Liaison and Communication with the Branch Manager.
- Building and maintaining customer relationships.
- Achieve minimum of 5 products per customer and wallet share targets.
- Achieve minimum customer satisfaction rating of 'very satisfied'
- Developing custom-made products for my portfolio
- Monitoring and managing the loan book to avoid NPLs

People Management

- Participate and implement Ecobank's transformation plan within the branch.
- Provide cover for the branch manager when necessary.
- Risk and compliance
 - Trained on credit policy and compliance.
 - Trained on managing operations risk e.g. Health & Safety, Security of premises, KYC and anti-money laundering measures plus any other Group controls.

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Previous Employer: Malawi Savings Bank
Job Title: Account Relationship Officer- SME (2014- 2016)

- My duties and responsibilities included:
- Credit Risk Assessment and appropriate recommendation in line with applicable policies and procedures plus regulators' requirements.
- Financial and Business analysis of client's businesses.
- Internal Client/Stakeholder Liaison and Communication with the Branch Manager.
- Analysis of the entire lending portfolio for the branch to provide meaningful, useful statistics and reports.
- Monitoring of branch's loan portfolio.
- Credit Application Process (CA)
- Recovery of Non-Performing Loans
- Cross-Selling bank's products.

Previous Employer: Malawi Savings Bank
Job Title: Operations Officer - SME (Feb 2014- June 2014)

- Cash Management
- Back Office Operations
- ATM Card linking.
- Reconciliation of cash accounts and all related General Ledger Accounts
- Preparations of branch operations monthly reports.

Previous Employer: Malawi Savings Bank
Job Title: Management Trainee – (2012 - Feb 2014)

All-rounder to bank's departments, Understanding the basic roles and duties of each department

Previous Employer: Malawi Savings Bank
Job Title: Bank Teller – (2011 - Feb 2012)

- Teller, counter and cash counter management
- ATM management and reconciliations
- Daily balancing of suspense accounts
- Payroll management

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1. PROFESSIONAL & EDUCATIONAL QUALIFICATIONS

- Bachelor of Education Science Degree with Credit – from the University of Malawi, Chancellor College (2010).
- Executive Certificate In Agricultural Finance (2017)- Kenyan School of Monetary Studies.
- Malawi School Certificate of Education (2004).

2. HOBBIES

- Playing Netball
- Watching soccer; and
- Listening to music

3. REFEREES

- (i) Mr Stephen Mangwaya| Branch Manager| MyBucks Corporation Ltd.| PO Box 31567, Lilongwe| Phone: 0888 526 127
- (ii) Mr Gift Chikhula | Business Manager - | MyBucks Corporation Ltd.| PO Box 31567, Lilongwe| Phone: 0888 339 444
- (iii) Mr Eugene Chinkhandwe |Branch Manager| Ecobank Malawi Limited. | P/ Bag 389, Blantyre| Phone: 0999 754 341