



PostBank
EMPOWERING YOU

VACANCY NOTICE

As part of the transformation journey the bank is re organising its process and wishes to recruit competent, professional and passionate resources, with a clean track record to fill the vacancies below.

POSITION DESCRIPTION

JOB TITLE: MANAGER CREDIT ANALYSIS (1)
REPORTS TO: CHIEF CREDIT OFFICER

ROLE PURPOSE

To provide leadership and direction to the Bank's Credit Analysis team with responsibility for originating and structuring of clients' credit applications, supporting the growth of a profitable and quality credit portfolio, monitoring and managing the Bank's credit portfolio and supporting the Bank's credit growth strategy

KEY RESULT AREAS/ DELIVERABLES:

1. Provide leadership and Guidance to the credit Analysis Unit in structuring of new and existing clients' applications to ensure timely delivery of requests that meet the Bank's funding guidelines.
2. Working with the Credit approval team to carry out thorough analysis of clients' request for Credit including analysis of financial statements.
3. Provide Credit Risk analysis finds and recommendations to management for approval as well as providing technical support to the team to ensure timely approval of credit requests.
4. Work closely with the Business teams to develop innovative financing products that are responsive to the changing customer needs.
5. Initiate regular review of existing credit facilities in the Business and Institutional Banking segment and updating management on any findings relating to the borrowers' continued ability to meet their obligations.
6. Participate in meetings with both new and existing borrowers to discuss financing needs as well as provide technical support in structuring complex transactions.
7. Regularly monitor the quality of the Bank's credit portfolio, to assess potential risks of non-payment of loans and identifying early warning signs and advising management accordingly.
8. Train and develop staff in the unit and bank at large to constantly improve underwriting skills.

SKILLS AND EXPERIENCE

- A minimum of 6 years' experience in a Banking environment in the credit risk and business management functions.
- Ability to handle a diverse loan portfolio and customer base
- Strong Analytical and decision-making abilities as well as good communication and negotiation skills.
- A broad practical knowledge of Credit Management and Risk Management in the financial services sector.
- The ability to communicate clearly both verbally
- Ability to build professional working relationships across organizational, corporate, and cultural boundaries.
- Takes clear accountability for delivery of corporate goals.
- Strong skills in decision making
- Ability to demonstrate positive image and role model PBU's values and leadership behaviours.
- Must be a person of impeccable integrity

EDUCATION AND TRAINING

- A Business degree in Finance, Accounting, Commerce, Business Administration, Economics, Statistics, or any relevant field.
- Relevant Practical training in Credit in the financial services sector.
- A Master's Degree in Finance, Accounting, Commerce, Business Administration, Economics or Credit Analysts Certification qualification would be an added advantage

THE FOLLOWING DOCUMENTS SHOULD ACCOMPANY THE APPLICATION:

- Detailed CV
- Certified copies of academic documents
- Applicants address and day time telephone contacts
- Postal/email address and daytime telephone contact of three referees of good standing in society one of which should be your current Supervisor.

MODE OF APPLICATION

On line applications addressed to Chief HR & Admin Officer, P.o Box 7189 Kampala. Send application to hr@postbank.co.ug with job title as subject

Note: Only Shortlisted candidates will be contacted.

Closing Date: 11th March, 2021

**Plot 4/6 Nkrumah Road,
P.O Box 7189 Kampala.**

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www.postbank.co.ug

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