

VACANCY NOTICE

PostBank is a Commercial Bank that is committed to fostering prosperity for Ugandans. The bank is growing and giving opportunity for its employees and the public. PostBank is in need of a competent and achievement driven professional to fill up the below role that has fallen vacant.

POSITION DESCRIPTION

JOB TITLE: SENIOR CREDIT ANALYST

REPORTS TO: HEAD CREDIT EVALUATION

JOB PURPOSE

- The role holder is responsible for analyzing customer data and originating, structuring, and reviewing credit facilities for both new and existing clients. This must be done in a timely manner and in line with the Bank's credit policy and regulatory guidelines.

KEY RESPONSIBILITIES /KEY DELIVERABLES

Strategic/ Financial

- Originate and structure large and complex credit facilities in line with the Bank's credit policy, with the aim of securing timely approvals, growing the asset base (portfolio), and related bank revenues including increasing interest, fee, and commission income.
- Guide and mentor credit analysts and business teams.
- Structure facilities and securities appropriately and continuously monitor credit exposures to minimize non-performing assets (NPAs).
- Advise Relationship Managers/ Business Bankers/Personal Bankers on the quality of the portfolio by analyzing the NPA ratios of their customers, portfolio at risk, and accounts in arrears.
- Review existing credit facilities on an annual basis and make necessary propositions like renewals, restructures, etc.
- Submit required documentation to Credit and Legal teams in a timely manner to ensure quick turnaround.
- Timely resolution of customer issues that require analysis on their accounts.
- Compliance with internal controls as per credit approval criteria as detailed in the Credit Policy and Operational Guidelines to avoid/minimize loss of revenue and prevention of frauds and forgeries.
- Provide guidance and recommendations to improve the quality of credit applications, enabling faster decision-making and the booking of a strong portfolio.
- Maintenance of credit files and ensuring that credit related records are properly documented.
- Perform industry studies and conduct financial analyses of key economic sectors where the bank plays and make appropriate recommendations to management.
- Evaluate and acquire a good understanding of the risks associated with individual transactions, products, and borrowers.
- Provide timely feedback to stakeholders by appropriately updating and sharing the credit tracker.
- Make client courtesy calls and visits to provide advisory services to achieve portfolio quality.
- Perform any other duties as may be assigned from time to time.

BUSINESS BEHAVIOURS

- Passion:** Committed to excellence, deliver outstanding results and make a positive impact for our customers and stakeholders.
- Teamwork:** Collaborates effectively, values mutual respect and diverse perspectives to achieve shared success and deliver greater value to the Bank.
- Integrity:** Uphold honesty, transparency, and accountability, ensuring ethical practices in every action.

- Innovation:** Embraces creativity and forward-thinking, continually seeking new solutions to enhance customer experience and drive business growth.

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- A Business degree in Accounting, Commerce, Business Administration, Economics, Statistics or any relevant field.
- Relevant Practical training in Credit in the financial services sector
- A broad practical knowledge of Credit Management and Risk Management in the financial services sector.
- Minimum of 4 years' experience in financial services environment with at least 2 in Credit Risk Management environment.
- Proven ability to manage a diverse loan portfolio and customer base.
- The ability to communicate clearly in both verbal and written channels.
- Strong interpersonal skills and ability to build professional relationships across functional and cultural boundaries.
- Take 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 behaviour.
- Must be a person of impeccable integrity.

THE FOLLOWING DOCUMENTS SHOULD ACCOMPANY THE APPLICATION

- Cover letter, Detailed CV, and Copies of academic documents all as one file.

MODE OF APPLICATION

- Online applications addressed to **Chief People & Strategy Officer**, PostBank Uganda.
- Send application to hr@postbank.co.ug with job title as subject.
- Closing Date: **Friday 04th July 2025 at 5:00pm.**
- Only shortlisted candidates will be contacted.

PostBank Uganda Ltd is an equal opportunity employer.