



## FINANCE TRUST BANK

### JOB OPPORTUNITY

Finance Trust Bank was licensed as a Tier 1 Commercial Bank on 11 November 2013, taking over the financial services business of Uganda Finance Trust Limited (MDI). Today Finance Trust Bank is a fully-fledged commercial bank serving a clientele of over 500,000 depositors and over 37,000 borrowers, through a network of 35 branches countrywide. The bank offers a variety of Products and services including; Savings, Current accounts, Loans, Money transfer services and Bills payments to its target market which comprises of micro, small and medium entrepreneurs, salary earners and youth.

In order to meet the needs of its growing customer base, the company is seeking to recruit dynamic, self-motivated, result oriented professionals to fill the following position;

#### 1. BRANCH BUSINESS SUPERVISOR

This position reports directly to the Branch Manager and will be based at the Branch.

#### Role of the Job:

Plan, review, monitor and direct the growth and quality of branch balance sheet, manage risk, customer experience, revenue, and people in line with the set business plan and the existing policies/procedures.

#### Key Result Areas:

##### Business Growth & Relationship Management

- Conduct field visits and carry out the verification of loans to improve branch portfolio quality
- Identify potential customers; market credit products, and operationalize retention strategies for current customer base in line with the credit policy and the customer service standards
- Lead and direct the credit committee meetings to achieve efficiency in the operation of the credit section.
- Plan, Review, and Monitor the implementation of guidelines for growing the loan portfolio, quality control, and submit periodic compliance reports in line with the work plan and lending policy
- Responsible for Relationship management with clients and potential clients to enhance acquisition, retention and growth
- Provide safe custody for the loan securities and files in line with Bank policy and procedures in place.
- Review credit proposals, appraise and disburse loans for the branch in accordance with the credit policy & the risk management policy
- Set targets, review performance of different loan products
- Verify and establish authenticity and completeness of loan documentation in line with the credit policy and defined authorization limits.
- Manage business growth as per set targets (balance sheet, revenue, profitability)

##### Risk Management

- Proactively identify and assess the risks faced by the Branch and maintain an effective system of credit controls to minimize exposure;
- Perform daily review of the loan portfolio and ensure that loans in arrears as well as expected payments are effectively followed up.

- Responsible for ensuring proper valuation of collaterals, collateral monitoring and collateral reconciliation with original documents.
- Follow up on timely resolution of audit, compliance and supervisory issues as well as implementation of their recommendations and take corrective actions in line with the credit policy.
- Perform regular review of active loans, overdraft accounts and the non-funded credit lines, identify early warning signals and take corrective actions in line with the credit policy and procedures.

### **Customer Centricity**

- Carry out customer visits to support the decision making and customer relationship management
- Drive excellent customer service by adhering to agreed SLA's and policy guidelines on TAT

### **Team Management and Development**

Provide supervisory leadership to the Department and lead in the implementation of the performance management and Human Resources practices of the Bank.

### **Minimum educational and technical competence requirements:**

- A Business degree in Commerce, Business Administration or any related discipline
- A minimum of 5 years' experience in a Banking with 3 years in a Credit Supervisory role
- Must have critical thinking, analytical, attention to detail and problem-solving skills.
- Good verbal and written communication skills.
- Advanced, computer literacy, numerical skills and statistical skills.
- Team player, ability to work under pressure and in position to exercise excellent judgment
- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Ability to build functioning working relationships across organizational, corporate, and cultural boundaries.
- Takes clear accountability, and focuses on delivery of broader corporate goals.
- Ability to take decisions and progress towards goals in conditions of uncertainty.
- Ability to demonstrate positive image and up hold FTB values.
- Must be a person of integrity.

Position carries an attractive salary and benefits package.

### **Applications:**

Suitably qualified candidates should address their application to Head, Human Resource, Finance Trust Bank, TWED PLAZA, Plot 22B, Lumumba avenue, Kampala, Uganda, and email it to [jobs@financetrust.co.ug](mailto:jobs@financetrust.co.ug). as well as photocopies of academic testimonials, and a CV. The CV should include telephone contacts and email addresses of three referees, one of who should be the most recent employer.

Closing date for submission of the applications is **26<sup>th</sup> May, 2023**. *Only shortlisted candidates will be contacted directly on Tel. Numbers 0312 222600 or 0414 341275 ONLY.*