

FINANCE TRUST BANK

JOB OPPORTUNITY

Finance Trust Bank was licensed as a Tier 1 Commercial Bank on 11th 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 34 branches country wide. 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. RELATIONSHIP OFFICER - EMPLOYEE BANKING

This position reports directly to the Branch Business Supervisor and will be based at a Branch of the Bank.

Role of the Job:

To implement credit policies and procedures in line with the operating manuals and the strategic plan.

Key Result Areas:

- 1. Initiate credit applications for new and existing customers by completing the documentation (including financial analysis) and submitting to credit for approval in line with credit policies and procedures.
- Present loan proposals to Branch credit committees for decision making and giving feedback to applicants in line with the lending policy and procedures of the bank. Monitor and evaluate performance of loans in line with disbursement terms and conditions
- 3. Liaise with credit to initiate recovery actions for loans in default and written off loans in line with the credit policy guidelines and procedures
- 4. Grow deposit level of customers in the assigned portfolio as a way of growing share wallet.
- 5. Mobilize and sensitize customers about bank products in line with the branch work plan
- 6. Drive the selling of bank products in order to grow assets and liabilities and revenues in accordance with established targets
- 7. Carry out effective relationship management through regular visits, timely feedback to customers and continuous anticipation of their needs with the aim to exceed their expectations.
- 8. Grow number of loans as per assigned target.
- 9. Grow loan Volume of any amount as per policy guidelines Portfolio Management of any amount as per policy guidelines
- 10. Portfolio quality Management within acceptable bank Limits.
- 11. Grow bancassurance products as per assigned target. Grow the deposits of the salaried/Pay roll accounts & the individual accounts.

12. Deposit Portfolio management of Employee banking Portfolio as allocated.

Minimum educational and technical competence requirements:

- A Honours degree in business administration, commerce, economics or any other related field from a recognized university.
- Post-graduate qualifications / Professional Course in relevant discipline would be an added advantage.
- Minimum of one-year experience with an established financial institution and demonstrable track record in the field of sales and relationship management.
- Sound Understanding of Laws and regulations relating to lending in Financial Institutions.
- 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
- Good Sales and Marketing skills.
- Good knowledge of MS Office applications.
- Good teamwork skills.
- Good Interpersonal Skills
- Customer centric
- Excellent communication and presentation skills
- High level of Integrity, confidentiality and self-initiative
- Positivity and flexibility towards change
- Willingness to work in the field at least 60% of the time.
- Willingness to work outside the Central Business District of Kampala
- Motorcycle riding skill is an added advantage.

Position carries an attractive salary and benefits package.

Applications:

Suitably qualified candidates should address their application <u>to Head of Human Resource</u>, <u>Finance Trust Bank</u>, TWED PLAZA, Plot 22B, Lumumba Avenue, Kampala, Uganda, and email it to **jobs@financetrust.co.ug**. as well as photocopies of academic documents, CV and application letter

indicating your salary expectation. The CV, application letter and academic documents should form one document.

The CV should include telephone contacts and email addresses of three referees, one of whom should be the most recent employer.

Only shortlisted candidates will be contacted directly on Tel. Numbers 0312 222600 or 0414 341275 ONLY.

Please note that in line with the Bank procedures, no job offers are made online.

Finance Trust Bank is an equal opportunity employer, all qualified applicants will be considered without regard to religion, age, citizenship, marital or family status, disability, or gender.