



## 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 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.

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. REGIONAL CREDIT MONITORING SUPERVISOR

This position reports to the Manager Credit Monitoring & Control.

##### Role of the Job:

To proactively ensure that all loans in the region are processed, disbursed and monitored in accordance with the credit policies and procedures.

##### Key Result Areas:

###### Credit Monitoring

- Ensure daily review of loans in arrears and follow up for timely collection.
- Review daily system credit monitoring reports, identify non-performing accounts with irregularities, and proactively follow up with branches to ensure corrective action in line with the credit policy.
- Monitor & ensure adequacy of provisions for all loans, also review of provisioning/write off -prior to submission to management to ensure accuracy alignment with regulatory requirements.
- Provide regular reports on problematic loan accounts to Admin for further action.
- Daily Validation of entries posted by the disbursement teams. e.g Loan Amount, Arrangement fees, Interest rate, repayment schedules, products, sectors among others.
- Conduct monitoring visits to analyze the Regional portfolio.

###### Custody of loan files and Securities

- Ensure that there is a robust process for safe custody and control of all loan files and security documentation in all the regional branches in line with policies and procedures.
- Ensure Security perfection.
- Maintain an up to date-securities register of all loan files

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- Maintain an up-to-date register for valuation reports and insurance policies.
- 100% availability of loan files
- 100% availability of loan securities under your custody.

### **Loan documentation**

- Ensuring that all lending documentation in the region is complete as per credit policy and procedures with respect to approved amounts, terms and conditions, borrower's borrowing mandate, authorized signatories and monitor deficiencies in documentation at branches.

### **Customer service and information flow to customers.**

- Monitor the customer service in the region and ensure customers whose loans are being processed are properly served and the terms and conditions of the loans are properly communicated.
- Resolution of customer complaints

### **Compliance, Audit and corrective actions**

- Ensuring post disbursement compliance with approved terms and conditions and ensuring that all credit related issues are timely resolved.
- Follow up on resolution of audit and supervisory issues as well as implementation of audit recommendation to avoid any repeat findings on the department.

### **Reporting**

- Coordinate with branch teams to ensure accurate and timely monthly reporting of all watch listed and non-performing accounts to management.

### **Team Management and Development Deliverables**

- Upskilling of staff in the region.

### **Asset Quality**

- NPL Ratio
- PAR Ratio

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

- A Business degree in Commerce, Business Administration or any related discipline.
- A minimum of 3 years' experience in Credit operations
- 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 Customer Service Skills.
- Good Sales and Marketing skills.
- Good knowledge of MS Office applications.
- Good teamwork skills.
- Flexibility to work and travel upcountry.
- Proficiency in EXCEL applications

Position carries an attractive salary and benefits package.

**Applications:**

Suitably qualified candidates should address their application to Head of 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 documents, CV and application letter indicating your salary expectation. The CV should include telephone contacts and email addresses of three referees, one of whom should be the most recent employer.

Closing date for submission of the applications is **3<sup>rd</sup> February 2026**. 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 certain protected characteristics.**