



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 400,000 depositors and over 23,000 borrowers, through a network of 36 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.

The company is seeking to recruit a dynamic, self-motivated, result oriented professionals to fill the following position;

1. SME Relationship Officer.

The job holder will report to the Branch Manager and the position is based at a branch of the Bank.

Role of the job

To mobilize, identify and appraise potential SME clients and manage the relationships for growth and profitability in accordance with the banks policies and procedures.

Key Result Areas

- Identify, mobilize and convert SMEs into full banking relationships with FTB.
- Effectively manage SME customer relationships and maintain deposits volumes covering your loan portfolio by at least 100%.
- Identify, appraise and assess potential SME borrowers for credit worthiness in line with the credit policy and procedures.
- Grow and maintain a quality SME asset book in line with the bank's policies and procedures.
- Prepare credit files, complete with accurate and valid information and present your recommendations to the credit committee for further considerations/approval in line with credit policy and procedures.
- Manage delinquency through close monitoring of all loans in your portfolio including timely follow-up of loans falling due for payment and ensure documented follow-up on the loan file.
- Closely monitor overdraft accounts for proper utilization in line with the approved terms and conditions and closely follow up hard-core usages to ensure timely regularization or restructuring.
- Evaluate, prepare and recommend requests for un cleared effects in line with the un cleared effects policy and procedures
- Be responsible for all off- balance sheet business in the designated branch ensuring timely processing and issuance of the facilities and monitoring of their maturities.

Minimum qualification requirements and technical competencies:

- A Bachelor's degree in a business related field from a Recognized University.
- Two (2) years' work experience in the position of Credit Officer in a financial institution.
- Demonstrated work experience in Credit Management with an average SME loan portfolio volume of more than 800 million
- Excellent Sales and Client relationship skills.
- Excellent presentation skills.
- Excellent negotiation skills with the ability to network and generate new business
- Sound knowledge of Banking business, operations and products.
- Have high integrity levels and utmost confidentiality of information.

For details, please visit our website at www.financetrust.co.ug.

Position carry's an attractive salary and benefits package.

Applications:

Suitably qualified candidates should address their application as well as photocopies of academic testimonials, and a CV to Head, Human Resource, Finance Trust Bank, Plot 115 & 121, Katwe. P.O. Box 6972, Kampala, Uganda, and email it to jobs@financetrust.co.ug. 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 applications is 31st August 2018. Only shortlisted candidates will be contacted on Tel. Numbers **0312 222600 or 0414 341275 ONLY**.

Note: As per Bank procedures, no job offers are made online and Job interviews are held at HeadOffice, Katwe.