

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

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. Advise/sensitize clients about loan products, and cross sell other Bank products in line with Bank policy.
- 2. Analyze loan applicants' financial status, credit worthiness and property evaluations to determine feasibility of granting loans
- 3. Prepare loan files for presentation to the loan committee and ensure complete documentation of all client files in line with the Credit policy.
- 4. Mobilise, educate, assess & enroll new and old customers for the various loan products on a daily basis in line with the Credit policy.
- 5. Disburse loans to clients on daily basis in line with the set performance targets in line with credit policy.
- 6. Clients' records filed and correspondences between FTB and customers stored securely as per FTB's loan documentation policy and Bank of Uganda requirements.
- 7. Receive and acknowledge receipt of the security pledged by customer and hand over the same for safe custody to the Credit Supervisor in line with the Credit policy.
- 8. Recover loans on a daily basis so as to maintain portfolio at risk as per Credit policy.
- 9. Enter loans in the Core Banking System (CBS) as per the approved terms and in line with the credit administration policy.
- 10. Advise/sensitize clients about loan products, and cross sell other Bank products

Minimum educational and technical competence requirements:

- A Degree from a recognized educational Institution. Specialization in areas of Agriculture/Marketing/Commerce/Humanities/Microfinance will be an advantage.
- Good analytical and report writing skills.

- Computer literacy is a must.
- Highly organized person with ability to multitask.
- Ability to work well under pressure and with minimum supervision.
- Good written and oral communication skills.
- Good interpersonal skills.
- High level of integrity and self-initiative.
- 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 to <u>Head, 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 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 12th January,2025. 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.