



PostBank

VACANCY NOTICE

PostBank is a Commercial Bank that is committed to fostering prosperity for Ugandans. The bank is growing and giving opportunity for its employees and the public. PostBank is in need of a competent and achievement driven professional to fill up the below role that has fallen vacant.

POSITION DESCRIPTION

JOB TITLE: CREDIT RISK OFFICER (01)

REPORTS TO: MANAGER INTEGRATED RISK

JOB PURPOSE

- The job holder is responsible for providing an independent assurance to management through the Manager Integrated Risk, that established controls around Credit risk management are operating as intended to ensure compliance with regulations and established Bank policies and procedures.
- To ensure that the monthly Management Risk Committee process is effective in the identification, assessment, mitigation, and monitoring of bank level credit risk.

KEY RESPONSIBILITIES /KEY DELIVERABLES

- Effectively deploy the Credit Risk Management Framework within bank.
- Ensure that Credit risk is being managed (i) appropriately in the businesses and support functions within the bank and (ii) consistently across the businesses and support functions in the bank ultimately reducing Credit losses.
- To maintain a forward-looking credit risk profile of the bank and actions initiated to mitigate and control credit risk leading to a reduction in credit related losses.
- Monthly Stress Testing for Credit risk reflecting the impact on the bank's profitability, core, and total capital (Capital Adequacy).
- Perform Credit post disbursement reviews.
- Track and ensure that the Credit department has completed their monthly KRIs.
- Follow up for closure of significant risks and issues in Credit department as highlighted by the Internal Auditors, external auditors, regulators/BOU, and any other compliance reviews.
- Support in key Credit risk initiatives including staff training programmes and credit systems implementation and rollout where necessary.
- Ensure that staff are adequately trained on Credit policies and procedures and have access to tools and techniques to discharge their duties effectively.
- Ensure that controls and checks associated with Credit Risk Management deployment are in place and are effective
- Ensure that Credit Risk and Loss reports are completed in a timely manner and in compliance with defined procedures.
- Provide periodic assurance to MRC on Data Quality and on loss reconciliation working with Credit/ Finance/ Credit Risk Representatives.
- To maintain the Bank Credit Risk Profile that accurately reflects the potential impact to the bank

BUSINESS BEHAVIOURS

- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Ability to build cross functional working relationships across organizational, corporate, and cultural boundaries.
- Takes clear accountability and focuses on delivery of broader departmental and corporate goals.
- Ability to take decisions and progress towards goals in conditions of uncertainty.
- Ability to demonstrate positive image and role model PBU's values and leadership behaviours.
- Self-driven with respect to deadlines.
- Must be a person of impeccable integrity.

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- A Business degree in Finance, Commerce, Business Administration, Economics, Statistics, Management, Banking, or any relevant field.
- Possession of a Certified banking qualification, CPA, ACCA, CFA or master's degree in a relevant field would be an added advantage.
- Relevant Practical training in Risk in the financial services sector.
- Must have critical thinking, analytical, attention to detail and problem-solving skills to quickly stop threats of significance to the institution.
- Good verbal and written communication skills i.e. Business presentation and Report writing skills.
- A minimum of 5 years' Banking experience, 2 of which must be in the Risk or Credit, Finance or Internal Audit function.

THE FOLLOWING DOCUMENTS SHOULD ACCOMPANY THE APPLICATION

- Cover letter, Detailed CV, and Copies of academic documents all as one file.

MODE OF APPLICATION

- Online applications addressed to **Chief Human Resources Officer**, PostBank Uganda.
- Send application to **hr@postbank.co.ug** with job title as subject.
- Closing Date: **Tuesday 16th July 2024 at 5:00pm.**
- Only shortlisted candidates will be contacted.

PostBank Uganda Ltd is an equal opportunity employer.

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