



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: REGIONAL RM-ENTERPRISE BANKING-NORTHERN (01)

REPORTS TO: HEAD BUSINESS & INSTITUTIONAL BANKING

JOB PURPOSE

- To acquire, grow and retain client relationships within the Northern Uganda region.
- To execute on the bank's business offering, initiatives and activities aimed at optimizing both client experience and profitability for the bank.

KEY RESPONSIBILITIES /KEY DELIVERABLES

- Complete a customer value chain analysis to further understand the customer's needs, identify sales opportunities and deploy banking solutions to meet those needs within the region.
- Execute revenue growth tactics and targets in collaboration with other departments & partners within the bank.
- Develop and implement revenue growth best practices in support of the customer value propositions and customer's expectations.
- Proactively provide guidance to the customer pertaining to the promotion, selling and structuring of financial solutions customized to best meet the financial needs of the customer.
- Proactively identify, track and manage potential opportunities to cross-sell a product/offering to the customer.
- Explain credit procedures, qualifying criteria and expected turnaround times to customers to ensure that their expectations are being met.
- Notify customers regarding the approval or decline, including reasons thereof, of credit loan facilities.
- Monitor daily referrals to ensure that customer facilities are managed within the set risk parameters.
- Managing credit quality within the expected standards relating to Portfolio at Risk and Non-Performing assets.
- Plan and implement timeous annual credit reviews for allocated customers.
- Ensure the submission of high quality and accurate credit applications to enable business and credit stakeholders to appropriately assess the risk to the bank.
- Implement the bank's strategy on all revenue lines (Lending, Trade finance, cash/deposits, FX and Financial Markets products and other income).
- Ensure accurate capturing, updates, or amendments of customer information by the bank.
- Engage and explore alternative solutions in the event of declines from Credit.
- Ensure that customer service expectations are met and exceeded.
- Proactively manage customer credit exposure and collateral held to contain risk to the bank.
- Working together with the bank's collections team to ensure that collections within the portfolio is done.
- Keep abreast of external factors influencing the customer's exposure to risk and implement the necessary action.
- Comply with all applicable regulatory framework relating to the bank.
- Supervise and ensure that Business Bankers achieve their set performance targets.

BUSINESS BEHAVIOURS & FINANCIAL RESPONSIBILITY

- Set and drive the achievement of the region's specific financial targets and achieve the budgeted profitability.
- Goal-driven and results-oriented: Enjoys being measured and judged by financial and other performance targets.
- Personal Ethics: Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.
- Communication Skills: Excellent communication skills.
- Interpersonal Skills: Must be a people person, with ability to interact with key stakeholders in the various business sectors.
- Human Resources Management Skills: Staff supervisory skills and ability to train and develop staff.
- Passionate on the job: Staff willing to consistently exceed set objectives within and outside the current their responsibilities

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- Bachelor's degree, preferably in Business, Humanities, and other relevant fields.
- Post graduate qualifications such as ACCA, CPA, MBA are a bonus.
- At least five years of relevant experience (specific industry sector experience, such as dealing with industry stakeholders at an executive level, will be considered an advantage).
- At least two to three years' experience in a customer engagement or management role.
- Previous exposure and experience in business/corporate banking is an added benefit.
- Credit management Skills.
- Broad knowledge and understanding of how the PostBank works.
- Excellent client engagement skills

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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