

# JOB ADVERT

## ABOUT UBA

United Bank for Africa (UBA) is one of Africa's leading financial institutions, with operations in twenty (20) countries and four (4) global financial centers: London, Paris, New York and Dubai. UBA has evolved into a Pan-African, provider of banking and related financial services through diverse channels globally.

United Bank for Africa Uganda represents UBA's pioneer country activities in the East and Southern African sub-region. With a growing network of branches and ATMs across the country, the bank continues to expand the retail and commercial playing field in Uganda by delivering unique financial products and solutions. The bank is seeking to recruit the following highly motivated, competent, result oriented and dynamic professionals for the following positions;

<b>JOB TITLE:</b>	<b>CREDIT MONITORING OFFICER</b>
<b>DEPARTMENT/ UNIT:</b>	<b>RISK</b>
<b>REPORTS TO:</b>	<b>CHIEF RISK OFFICER</b>

## JOB OBJECTIVE(S)

- To emphasize and protect high credit quality while encouraging and increasing the banks market share without compromising risk assets quality.
- Detection and escalation of unauthorized credits and past due TODS.
- Detection review and escalation of early warning signals of authorized credits.
- To ensure the creation of high-quality risk assets.
- Ensure credit records/files and reports are accurate.

## DUTIES & RESPONSIBILITIES

- Ensure that all approved and availed loan facilities are in line with the bank's terms and conditions and in accordance with the lending policies.
- Review of approved Credits for quality, performance and compliance with approved terms and conditions.
- Ensure that limits are monitored, incomes, fees, maturing repayments anniversary charges are captured.
- Regular rendition of weekly, monthly and quarterly exceptions reports to Chief Risk Officer. Identify the critical exposures to the Unit Head for attention by Remedial Management/Credit Recovery Action.
- Daily download and review of unauthorized overdrafts to identify unauthorized drawings to frustrate the perpetration of fraud. These include drawings on expired facilities, accounts in excess of approved limit, drawings without an approval e.t.c.
- Review and management of loan portfolio of the bank and early alert procedures to minimize loss of risk assets by the Bank.
- Reviewing the quality of all approved and availed Contingent Liabilities to ensure that it is in line with the bank's terms and conditions and in accordance with the lending policies.
- Reviewing the documentation deferral all approved and availed to ensure that it is in line with the bank's terms and conditions and in accordance with the lending policies.
- Reviewing the income charged on approved facilities, Interest rate review, COT review, review of periodic fees.



## KEY COMPETENCY REQUIREMENTS

**Education:** At least a bachelor's Degree in a relevant field.

**Experience:** At least 3years continuous experience in a credit risk management assignment

### Knowledge

- o Knowledge of credit policy, procedures and their practical applicability
- o Knowledge of regulatory and statutory requirements specifically related to credit
- o Working knowledge of the finacle system
- o Understanding of all the banks products and facilities and what constitutes credit risks in these facilities.
- o Proficiency in Microsoft programs and report writing.

### Skill/Competencies

- o Analytical skills understanding of financial and credit analysis
- o Problem solving capabilities to action strategic plans
- o Excellent interpersonal and teamwork skills.
- o Attention to detail and confidentiality
- o Critical-Legal mindset, looking gaps-legal requirements adherence
- o Intuitive/inquisitive-credit scenarios ask questions probe further

## HOW TO APPLY

All interested staff should send their CV, application letter and copies of academic certificates to **ubaugandahr@ubagroup.com** addressed to;

**Head of Human Capital**

**United Bank for Africa**

**Plot 2, Jinja Road**

**Kampala, Uganda.**

**Deadline for applications is 04th July 2025.**

