EXCITING CAREER OPPORTUNITY

Job Title

Credit Monitoring Officer

Housing Finance Bank

Housing Finance Bank is a commercial Bank and the leading provider of housing finance solutions, with a vision to be the preferred consumer and business bank with a focus on housing finance. To achieve its strategic objectives efficiently and effectively, Housing Finance Bank is seeking to hire a qualified, versatile, and self-driven individual to fill the vacant position in its establishment below.

Credit Monitoring Officer

Department: Credit

Reports To: Manager Valuation

Job Grade: **HFB 5 A**

Direct Reports:

Direct - None
Indirect - None

Interacts/Interfaces with:

Internal
- Credit Team
- Business Teams
- Branch Teams
- Risk Management
- Quality Assurance
- Audit

External
- External Auditors
- Bank of Uganda (BoU)
- Insurance firms
- Valuation firms
- Customers regarding compliance issues

Job Purpose:
To proactively monitor all credit facilities advanced by the Bank to its customers to reduce the effect of default and deterioration of accounts into non-performing status thereby reducing the impact of loss and provisioning.

Key Result Areas:

- Check adherence to the Bank's policies, procedures and all rules and regulations associated with business, mortgage, consumer and microfinance lending.
- Develop and implement tools for the identification of early-warning signals within the portfolio to contribute to ongoing enhancement of portfolio quality and proactively address any issues that arise.
- Ensure that all conditions relating to maintenance of securities in good order are satisfied, e.g., diaries for insurance policies, property revaluations, rent and rates are in place and working well.
- Ensure that the Bank's securities are adequately insured and that insurance cover is up to date.
- Develop a methodology for tracking all post-loan-approval covenants and ensuring that any identified breaches are managed and escalated if necessary.
- Monitor and track covenants, exceptions, and deferrals.
- Conduct periodic monitoring of construction-project and contract financing.
- Work closely with credit teams and relationship personnel to implement the remedial plans by recommending appropriate actions for non-compliant customers.
- Monitor expired limits and renewals monthly.
- Monitor early warning account triggers daily.
- Prepare monthly covenant and monitoring reports to the Chief Credit Officer and Executive Credit Committee.
- Conduct site visits to projects.
- Participate in the implementation of system and project initiatives affecting the Credit Department.
- Periodically accompany Relationship Managers (RMs), Personal Bankers (PBs) and Business Bankers (BB) to client visits or meetings to address perceived credit risk matters.
- Periodically participate in the training of the business teams.
- Ensure that loans comply with ESG standards by coordinating post-approval checks as per the approval terms.
- Prepare quarterly monitoring reports on the agricultural portfolio, including field visits.
- Provide utilisation reports to facilitate onward disbursement in accordance with the approved terms.

Financial Responsibility:

- N/A

Person Specification

Education & Training:

- A Bachelor's Degree in Risk Management, Finance, Commerce, Business Administration, Economics, Statistics, Management, or a related field.
- Possession of a certified banking qualification in a relevant field would be an added advantage.
- Relevant practical training in credit risk in the financial services sector.

Skills & Experience:

- Report-writing skills.
- A minimum of five (5) years' experience, with at least two (2) years in the Credit Risk Management domain.
- Effective verbal and written communication skills.
- Good understanding of risk management principles.
- Possesses a working knowledge of banking regulations, credit-related laws and anti-money laundering laws.
- Possesses strong problem-solving abilities, including hypothesis-driven thinking and strong analytical, quantitative and conceptual skills.
- Thorough understanding of the evolving practices for the management of credit risk and regulatory requirements.
- Capable of professional discussions with internal and external stakeholders.
- Able to source data, perform periodic computations, and report on findings.

Business Behaviours:

- The ability to communicate clearly both verbally and in writing in a professional manner is deemed essential.
- Ability to build effective working relationships across organizational, corporate, and cultural boundaries.
- Takes clear accountability and focuses on delivery of credit monitoring.
- Team player.
- Provides extraordinary service.
- Must be a person of impeccable integrity.
- Strong understanding of credit-related regulatory guidelines, legal risks, and applicable laws.
- Good knowledge of banking products, transactions, and credit risk management systems.

Interested candidates should submit their applications with a recent CV, copies of all academic transcripts, certificates and testimonials, daytime telephone contact, postal and email address and three competent referees not later than **Tuesday, 28th July 2026** by 5:00 pm to:

Chief People & Culture Officer
Housing Finance Bank,
Investment House
4 Wampewo Avenue, Kololo

Please note that all applications must be submitted via the following link: https://bit.ly/CreditMonitoringOfficer

DO NOT HAND-DELIVER YOUR APPLICATION
ONLY shortlisted candidates will be contacted, and any form of canvassing will lead to automatic disqualification.

Guidelines for submitting Documents.

1. Ensure that all your documents are scanned and submitted in 1 single batch using the following order:
   - Application letter
   - Curriculum Vitae (CV)
   - Academic Documents and Certificates
2. The maximum document size is 10 MB.
3. Please indicate the name of the position you are applying for in the subject.