EXCITING CAREER OPPORTUNITY

Job Title

Credit Evaluation Officer - Business (Agriculture)

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 attain 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 listed below.

Credit Evaluation Officer - Business (Agriculture)

Department: Credit

Reports To: Manager Credit Evaluation – Business

Job Grade: **HFB 6 D**

Direct Reports:

Direct - None
Indirect - None

Interacts/Interfaces with:

Internal
- Credit Teams
- Business Teams
- Branch Teams
- Legal Team

External
- Customers
- Peers in other banks
- Strategic partners

Job Purpose:

This role provides independent and timely assessment of agricultural and agribusiness credit facilities, ensuring sound lending decisions, effective risk management, regulatory compliance, and sustainable portfolio growth while supporting excellent customer experience and maintaining asset quality.

Key Result Areas:

Preliminary Credit Assessments & Pipeline Management

- The Agriculture Credit Evaluation Officer is accountable for delivery of a professional service to the business units by assessing and evaluating agricultural credit facilities (new and/or existing) based on sound credit & financial principles which supports the minimising of risk to the bank.
- The role holder assists HFB in achieving their asset growth targets by providing effective value adding risk management, whilst maintaining a quality-lending book, through judicious and effective management thereof.
- Evaluates whether agricultural and other business credit facility proposals meet sound business criteria and credit risk falls within acceptable parameters, approve/disapprove, and recommends appropriate credit facilities including terms or conditions of facilities.
- Shows decisiveness in applying product parameters, credit policies and governance standards.
- Ensures accuracy and reliability of approvals within advised Delegated Authority (DA), or referrals to higher authority, on Business credit applications reviewed.
- Adds value to the credit approval process by providing technical support and guidance to originators as appropriate to reduce reworks on agricultural financing structures and applications to a lower percentage as will be agreed.
- Reduce turnaround times for agriculture loan applications and improve customer experience through timely and quality credit assessment and decision making.
- Support the growing pipeline of large-scale commercial farming and agribusiness transactions and Strengthen portfolio quality through better identification and mitigation of agriculture-related risks.
- Manage adherence to the service level agreement that has been concluded.
- Support on monitoring visits, analyse the Agribusiness portfolio to identify adverse trends; identify and address weaknesses in a timely manner to minimize provisions and write offs. Builds relationships with Branch Managers and Relationship Managers to improve quality of agricultural business proposals and turnaround time on credit evaluations.
- Develop, plan, and conduct training sessions by designing and implementing Agriculture business training modules to enhance understanding and capacity for both staff and clients.
- Ensure completeness of documentation, reconfirming (as per agreed frequency) that appropriate verification of information and documentation has been carried out by the Credit Origination Team, credit bureau & other searches, full compliance with product parameters/lending policy guidelines/other governance requirements on all credits processed.
- Performs similar duties as s/he deems fit for the proper execution of her/his duties or duties as duly assigned by the Employer.
- Ensure that ESG aspects in Credit assessment are considered and well documented.

Financial Responsibility:

- Achievement of risk asset budget for the agricultural credit facility portfolio.
- Growth and maintenance of high-quality risk asset portfolio for the Bank.
- Minimize credit losses.

Person Specification

Education & Training:

- University Degree (Honours) in Agriculture, Agricultural Economics, Finance or a related field.
- At least 3-5 years of progressive experience with an established and demonstrable track record in business banking within a commercial bank.
- A solid understanding of agribusiness lending practices in the informal sector.
- Strong knowledge and understanding of Laws and Regulations relating to lending in Financial Institutions.

Skills & Experience:

Experience

- An established and demonstrable track record in the Credit Risk Management of Agriculture, SME and Corporate lending.
- Proven excellent networking competences and working relationship with both private and public institutions community.
- Possess excellent Credit Risk underwriting skills.
- Possess excellent interpersonal and strong communication skills!
- A good background in general banking knowledge
- An understanding of the credit granting process.

Special skills

- Agriculture Knowledge. Strong understanding of Agricultural practices, Markets and Industry trends.
- Experience in Lending and Credit analysis skills.
- Excellent communication skills.
- Strong risk management skills.

Business Behaviours:

- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Ability to build functioning working relationships across organizational, corporate, and cultural boundaries.
- Takes clear accountability and focuses on delivery of credit goals.
- Excellence Orientation: disposed to setting and achieving high standards of excellence in all spheres of the job.
- Organizational Alertness: capacity to appreciate and understand how a job fits in with other jobs and overall job structure of the organization; and the importance of company policies and procedures.
- Provides extraordinary service.
- Must be a person of impeccable integrity.

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 **Friday, 28th August 2026** by **5:00 pm** to:

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

Please take note that all applications should be sent through the link below.

https://bit.ly/CreditEvaluationOfficer

DO NOT HAND YOUR APPLICATION
Please note 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.**