



**dfcu** Bank is a fast growing Bank in Uganda offering a wide range of financial solutions to its chosen market segments. We are seeking to recruit a Senior Relationship Manager; Principal Officer Bancassurance; Retail Sales Officer; Pinnacle Banker and Agricultural Loans Officer in the Corporate and Retail division respectively to support our expansion strategy.

## **1. JOB TITLE: SENIOR RELATIONSHIP MANAGER**

**REPORTING TO:** Head of Distribution and Institutional Banking

**JOB PURPOSE:** The jobholder will;

- Build and manage rapport with corporate clients to ensure optimum customer acquisition, retention and income generation from sales of all appropriate products of the bank.
- Provide 'Best in Class' Relationship Management with Corporates – Strengthening bank's brand in the corporate arena.
- Generate Revenue pools for the bank through Corporate sales
- Ensuring delivery of industry-leading customer service, premier on boarding experience and advisory service to new and existing Corporate Customers.
- Work with the Head of the Department by contributing towards the department business plans and overall strategy.

**LOCATION:** Head Office

### **KEY ACCOUNTABILITIES:**

- Manage a portfolio of corporate clients and ensure that the bank achieves its revenue targets.
- Originate and assess business propositions for both new and existing clients.
- Manage relationships to protect the Bank from loss, maximize returns in a manner consistent with the business strategy.
- Ably select quality business in a challenging environment, while making sound reasoned judgment on business decisions across a diverse range of industry sectors. This includes critical analysis of macroeconomic and business environment opportunities and threats inherent, analysis of risk verses potential return, credit quality and facility structure.
- Execute sales plans to ensure that all products meet budget commitments.
- Provide responsive, proactive, proficient and effective banking service to customers, there by expanding share of business.
- To ensure good retention strategy for the existing clientele, there by growing the wallet share.
- Mentoring junior members of the team.
- Attend departmental meetings, represent the Head of DIB at the delegated forums and any other duties assigned.

### **Qualifications, Experience and Competencies required:**

- A University degree in any business related field.
- Record of accomplishment in sales management.
- 3-5 years' experience in the financial sector.
- Good relationship management & sales skills.
- Ability to work under pressure.
- An in-depth understanding of all bank products plus intensive training.
- Computer knowledge especially spread sheet, word & power point.
- Relevant business experience and acumen.
- Outgoing, self-motivated, assertive and proactive.
- A self-starter who is oriented and able to meet deadlines.
- Excellent communication, interpersonal and negotiation skills.

- A good team player who is able to work under minimum supervision.
- Strong analytical power and innovative abilities.
- Full of energy and enthusiasm.
- Ability to energize others.
- Effectiveness & full of passion for the organization
- People management skills

## **2. JOB TITLE: PRINCIPAL OFFICER BANCASURRANCE**

**REPORTING TO:** Manager Pinnacle Banking

**JOB PURPOSE:** The jobholder will lead all aspects of Bancassurance business including but not limited to business growth, revenue assurance, and management of underwriter relationships, operations, service, training and ensure profitability in line with the bank aspirations.

**LOCATION: Head Office**

### **KEY ACCOUNTABILITIES:**

- Grow revenues from bancassurance.
- Manage relations with partner insurance companies and other stakeholders.
- Represent the Bank at conferences, business meetings and industry events.
- Advise management on strategy execution and monitor progress on implementation.
- Prepare monthly reports on progress of assigned activities.
- Follow up and respond on all lodged claims.

### **Qualifications, Experience and Competencies required:**

- A University degree in business and a diploma in insurance from the Chartered Insurance Institute of the United Kingdom or a similar institute.
- Four years working experience in insurance in the areas of underwriting, claims, finance or regulation.
- Marketing and Sales qualification would be an advantage.
- Ability to identify business opportunities from market intelligence.
- Ability to analyse business opportunities and make value-adding recommendations.
- Logical thinking with creative problem-solving ability.
- Great attention to detail.
- Good communication and negotiation skills.
- Commercial awareness.
- Excellent organisational, planning and time management skills.
- Strong networking and relationship management skills.
- Ability to work well with others.

## **3. JOB TITLE: RETAIL SALES OFFICER (13 Positions)**

**REPORTING TO:** Branch Manager

**JOB PURPOSE:** The jobholder will plan and carry out sales activities aimed at recruitment and retention of customers in accordance with agreed business plans and objectives to grow the liability and asset portfolio in line with the Consumer Banking strategy.

**LOCATION: Central and Upcountry**

### **KEY ACCOUNTABILITIES:**

- Drive growth and profitability of the retail sales from new and existing consumer banking portfolios.
- Give support to the Schemes for increased productivity and penetration.

- Attend to short and long term needs of retail customers in terms assets and liabilities so as to grow business and for cross-selling opportunities.
- Work with the Branch Manager to plan and coordinate the sales activities scheduled for the period.
- Risk Management of existing and new schemes/ customers to ensure a non-impaired asset and KYC compliant liability book.
- Manage the retail portfolio by monitoring and controlling accounts under respective portfolio to minimise delinquency.
- Drive liability and asset growth in line with the branch targets
- Review scheme portfolio to optimize scheme performance to re-activate the dormant ones for growth of the liabilities and assets for increased revenue.
- Keep in line with changing market trends and devise better ways of selling bank products and services.
- Ensure that all documentation and transactions are in line with local and regulatory anti-money laundering and KYC requirements, in order to comply with KYC.

**Qualifications, Experience and Competencies required:**

- Attained a University degree in any field.
- Good selling, negotiation & influencing skills.
- Good knowledge of the Bank's systems & products.
- Basic Credit Appraisal & financial analysis skills.
- Commercially astute.
- Excellent problem solving and decision-making skills, Personal organisation e.g. diary management.
- Good organisation & team work (Winning together) skills.
- Good knowledge of Microsoft Office software (e.g. Excel, Word).

**4. JOB TITLE: PINNACLE BANKER (2 Positions)**

**REPORTING TO:** Branch Manager

**JOB PURPOSE:** The jobholder will grow the market share and revenue by providing pro-active and efficient personal relationship banking service to a portfolio of Pinnacle banking clients in line with the Consumer Banking Strategy.

**LOCATION:**

**KEY ACCOUNTABILITIES:**

- Relationship manage the Pinnacle portfolio on a layered basis.
- Achieve sales growth and relationship management targets.
- Increase product penetration for the Pinnacle customers by reviewing their portfolio to determine potential cross sells and proactively recommend new products to them.
- Conduct regular face-to-face customer visits, site visits, recognition initiatives and write updated call report for each visit as per agreed standard in agreed targets.
- Identify areas of concern/potential fraud and develop appropriate remedial processes/systems, which encompass both the operational and financial aspects of risk management.
- Take responsibility for the performance of allocated customer portfolio in order to maximize loyalty and customer satisfaction.
- Develop and maintain existing relationships through cross-selling and deep selling in order to augment a profitable business as an integral part of dfcu business strategy.
- Play a leadership role in negotiating with clients, their advisers and our internal stakeholders to ensure a win-win situation when pricing deals to grow revenues/ incomes.
- Consistently delivers a high quality service delivery to all customers, internal & external.

**Qualifications, Experience and Competencies required:**

- Attained a University degree in any field.
- At least 3 years banking experience of which 2 should be at the front line.
- Financial Management skills.
- Excellent sales/networking and relationship management skills.
- Strong communication and presentation skills.
- Good understanding of credit principles and guidelines.
- Exceptional products knowledge and ability to propose the investment options.
- Ability to analyse business risk.
- Ability to manage a Portfolio of customers with different business needs.
- Excellent analytical skills.
- Understanding of both business & personal banking.
- Excellent interpersonal and negotiating skills required.
- Industry and business awareness.

**5. JOB TITLE: AGRICULTURAL LOANS OFFICER (11 Positions)**

**REPORTING TO:** Branch Manager

**JOB PURPOSE:** The jobholder will grow the Agri customer base by recruiting and maintaining a quality portfolio through the promotion of the bank's savings and lending products in strict compliance with laid down risk management controls and credit procedures.

**LOCATION:** Central and Upcountry

**KEY ACCOUNTABILITIES:**

- Manage a portfolio of corporate clients and ensure that the bank achieves its revenue targets.
- Originate and assess business propositions for both new and existing clients.
- Manage relationships to protect the Bank from loss, maximize returns in a manner consistent with the business strategy.
- Able to select quality business in a challenging environment, while making sound reasoned judgment on business decisions across a diverse range of industry sectors. This includes critical analysis of macroeconomic and business environment opportunities and threats inherent, analysis of risk versus potential return, credit quality and facility structure.
- Execute sales plans to ensure that all products meet budget commitments.
- Provide responsive, proactive, proficient and effective banking service to customers, thereby expanding share of business.
- To ensure good retention strategy for the existing clientele, thereby growing the wallet share.
- Mentoring junior members of the team.
- Attend departmental meetings represent the Head of DIB at the delegated forums and any other duties assigned.

**Qualifications, Experience and Competencies required:**

- Bachelor's degree in Agricultural Economics or Agribusiness with at least 6-12 months working experience in a financial institution.
- Financial analysis and credit assessment skills are desirable.
- High level of speed and accuracy in order to exceed customer expectations.
- Excellent sales/networking and relationship management skills.
- Strong communication and presentation skills.
- The ability to ride a motor vehicle to visit clients in remote areas.
- Good understanding of credit principles and guidelines
- Excellent analytical skills.
- Excellent interpersonal and negotiating skills required.
- Demonstrated awareness of the agriculture sector concerning factors like farm management, government policies and projects, trends in the market etc.
- Good understanding of the seasonal trends or cycles and their overall effect on various crops

- Good negotiation and Interpersonal skills (team player, good communication and time management skills).
- Good knowledge of Microsoft Office software (e.g. Excel, Word).

**Application Details:**

If you believe you meet the requirements as noted above, please forward your application with a detailed CV including present position and copies of relevant professional/academic certificates, by close of business on **Tuesday 12<sup>th</sup> September 2017** to the email address indicated below

[Vacanciesbank@dfcugroup.com](mailto:Vacanciesbank@dfcugroup.com)

**dfcu Bank is committed to give equal opportunities in Employment and aims to ensure that it does not discriminate against gender or race.**

Only short-listed candidates will be contacted.

**Disclaimer:** dfcu Bank does not solicit/accept payment in cash/kind from prospective candidates in exchange for shortlisting or job placement. Any candidate who engages in this kind of transaction is will be considered as attempting to aid and abet fraud and will be automatically disqualified.