

VACANCY NOTICE

Pearl Bank is a Commercial Bank whose purpose is fostering prosperity for Ugandans. Our high impact goals are; driving sustainable financial inclusion and stimulating entrepreneurship and service. The Bank is growing and giving opportunity for its competent and achievement driven employees as well as the public to fill up the role below that has fallen vacant.

POSITION DESCRIPTION

JOB TITLE: MANAGER INTERNAL CONTROL – BRANCH CREDIT OPERATIONS

REPORTS TO: HEAD INTERNAL CONTROL

JOB PURPOSE

- The Manager Internal Control – in charge of Credit Operations is responsible for designing, implementing, and continuously strengthening the internal control and compliance framework for all credit-related activities performed at the branch network (credit origination, appraisal, approval delegation at branch level, documentation, disbursement, monitoring, and early delinquency management). The role ensures full adherence to the Bank's credit policy, regulatory prudential guidelines, and best-practice lending standards while minimizing credit process risks, preventing policy breaches, and protecting asset quality.

KEY RESPONSIBILITIES /KEY DELIVERABLES

- Execute the annual Branch Credit Control Assurance Plan approved by the Head – Internal Control and aligned with the Combined Assurance Framework.
- Conduct regular credit process reviews, pre-disbursement checks, post-disbursement verifications, and thematic reviews across the branch network to identify control gaps and policy deviations.
- Monitor and analyze Key Risk Indicators (KRIs), Key Control Self-Assessments (KCSAs), credit exception reports and early warning signals originating from branch credit activities.
- Perform root cause analysis on credit process failures, policy breaches, documentation deficiencies, irregular disbursements, and early delinquencies; ensure sustainable remedial actions are implemented and tracked.
- Track and validate closure of all branch credit-related findings from Internal Audit, Regulatory Examinations, External Auditors, and other assurance activities.
- Review and test adherence to approved lending authority limits, delegation of authority, and separation of duties in branch credit origination and approval processes.
- Perform regular reviews of credit files, security documentation, valuation reports, insurance, and perfection status to ensure completeness and compliance before and after disbursement.
- Coordinate with Credit Administration and Business Technology to implement and monitor automated credit controls, workflow exceptions, and straight-through-processing safeguards.
- Identify training needs and deliver (or coordinate delivery of) targeted credit policy and control training for branch credit staff and managers.
- Provide practical guidance and support to Branch Managers and Branch Business Managers on credit policy interpretation, control weaknesses, and risk mitigation.
- Lead or participate in investigations into allegations of credit fraud, collusion, policy override, or irregular lending practices at branch level.
- Conduct periodic reviews of branch credit portfolio quality indicators (PAR, Excesses, exceptions, concentration risks) and escalate material issues promptly.
- Contribute field insights and emerging risks from branch credit monitoring to the periodic review and enhancement of the Bank's Credit Policy and procedures.
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- Prepare accurate and timely credit control dashboards, trend reports, and management updates for the Head – Internal Control and senior management.
- Manage, coach, and develop the team of Branch Credit Internal Control Supervisors to achieve high performance and readiness for succession.

BUSINESS BEHAVIOURS

- Passion:** Committed to excellence, delivering outstanding results and making a positive impact on our customers and stakeholders.
- Teamwork:** Collaborates, mutual respect, and diverse perspectives, to achieve shared success and deliver greater value to the Bank.
- Integrity:** Uphold honesty, transparency, and accountability, ensuring ethical practices in every action.
- Innovation:** Embrace creativity and forward-thinking, continually seek new solutions to enhance customer experience and drive business growth.

QUALIFICATIONS, EXPERIENCE AND COMPETENCIES REQUIRED

- Bachelor's degree in a discipline relevant to the role.
- Professional qualification or training in Risk management or Compliance.
- A master's degree or Membership of a professional body in a relevant field will be an added advantage.
- Minimum 6 years of banking experience, with at least 4 years specifically in credit (origination, appraisal, administration, or credit risk) within a branch or regional environment.
- At least 3 years in internal control, loan review, credit audit, or operational risk roles focused on lending processes and in a supervisory/managerial capacity.
- In-depth knowledge of the Bank's Credit Policy, Central Bank prudential guidelines, IFRS 9 impairment rules, and collateral management requirements.
- Proven hands-on experience in credit file reviews, documentation checks, disbursement controls, and early delinquency management.
- Strong understanding of fraud schemes in lending and related red flags.
- Experience with credit workflow systems, loan origination systems, and automated control tools.
- Excellent analytical skills with the ability to assess complex credit transactions and identify control gaps.
- Superior leadership, coaching, and stakeholder management capabilities.

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 People & Strategy Officer**, Pearl Bank Uganda.
- Send application to **hr@pearlbank.com** with job title as subject.
- Closing Date: **Friday 9th January 2026 at 5:00pm.**
- Only shortlisted candidates will be contacted.

Pearl Bank Uganda Ltd is an equal opportunity employer