

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: RELATIONSHIP MANAGER – FINANCIAL INSTITUTIONS & SOCIAL ENTERPRISES (01)

REPORTS TO: SECTOR HEAD – FINANCIAL INSTITUTIONS & SOCIAL ENTERPRISES

JOB PURPOSE

- The job holder will be responsible for driving growth and sustainability of the bank's Social Enterprise portfolio—specifically within the Health, Education, Faith based and related sectors.
- Execute on the sectors offerings, initiatives and activities that align with the bank's social impact objectives aiming at optimizing both client experience and profitability for the bank.

KEY RESPONSIBILITIES /KEY DELIVERABLES

- Complete a customer value chain analysis to further understand the customers' needs and identify sales opportunities and deploy banking solutions to meet those needs.
- Mine the eco system within the Education, Health & Faith Based sectors and provide customized solutions based on customer needs.
- Execute revenue growth tactics and targets in collaboration with other departments & partners within the bank.
- Develop and implement revenue growth best practices in support of the customer value proposition and customer's expectations.
- Proactively provide guidance to the customer pertaining to the promotion, selling and structuring of financial solutions customized to best meet the financial needs of the customer.
- Proactively identify, track and manage potential opportunities to cross-sell a product/offering to the customer.
- Explain credit procedures, qualifying criteria and expected turnaround covenants to customers to ensure that their expectations are being met.
- Notify customers regarding the approval or decline, including reasons thereof, of credit loan facilities.
- Monitor daily referrals to ensure that customer facilities are managed within the set risk parameters.
- Managing credit quality within the expected standards relating to Portfolio at Risk and Non-Performing assets.
- Plan and implement timeous annual credit reviews for allocated customers.
- Ensure the submission of high quality and accurate credit applications to enable business and credit stakeholders to appropriately assess the risk to the bank.
- Ensure that all customers within your portfolio are digitized and transact seamlessly
- Implement the bank's strategy on all revenue lines (Lending, Trade finance, cash/deposits, FX, Financial Markets products and other income).
- Ensure accurate capturing, updates, or amendments of customer information by the bank.
- Engage and explore alternative solutions in the event of declines from Credit.
- Ensure that customer service expectations are met and exceeded.
- Drive payment of Utilities by customers under your watch
- Proactively manage customer credit exposure and collateral held to contain risk to the bank.

- Working together with the bank's collections team to ensure that collections within the portfolio is done.
- Keep abreast of external factors influencing the customer's exposure to risk and implement the necessary action.
- Comply with all applicable regulatory framework relating to the bank.

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, preferably in Business, Humanities, and other relevant fields.
- Post graduate qualifications such as ACCA, CPA, MBA and other related qualifications.
- At least five years of relevant experience working in a similar role under corporate or Commercial Banking.
- Ability to deal with industry stakeholders will be considered an advantage.

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