

YAKO BANK

Yako Bank (U) Limited was incorporated in 2010 and licensed as a Credit Institution by Bank. Yako Bank is owned by different shareholders and was licensed by Bank of Uganda to provide savings and lending products to different clients.

In order to meet the needs of its growing customer base, the Bank is seeking to recruit dynamic, self-motivated, result oriented professionals to fill the following position;

1. Credit Officer

This position reports directly to the Branch Manager and it will be based at the Branch.

Role of the Job:

Close supervision of borrowers, Smooth operation and sustainability of Yako at branch level

Key Result Areas:

- Sensitize clients about loan products, and cross sell other Bank products in line with Bank policy.
- Analyze loan applicants' financial status, credit worthiness and property evaluations to determine feasibility of granting loans
- Prepare loan files for presentation to the loan committee and ensure complete documentation of all client files in line with the Credit policy.
- Mobilize, educate, assess & enroll new and old customers for the various loan products on a daily basis in line with the Credit policy.
- Disburse loans to clients on daily basis in line with the set performance targets in line with credit policy.
- Receive and acknowledge receipt of the security pledged by customer and hand over the same for safe custody in line with the Credit policy.
- Recover loans on a daily basis so as to maintain portfolio at risk as per Credit policy.

Required Competencies

- Degree from a recognized University. Specialization in areas of Marketing/Commerce/Humanities/Microfinance will be an advantage.
- Good analytical and report writing skills.
- Computer literacy is a must.
- Highly organized person with ability to multitask.
- Ability to work well under pressure and with minimum supervision.
- Good written and oral communication skills.
- Good interpersonal skills.

- High level of integrity and self-initiative.
- Willingness to work in the field at least 70% of the time.

Applications:

Suitably qualified candidates should address their application to Human Resource & Administration Manager, Yako Bank, Forest Mall Lugogo, Kampala, Uganda, and email it to hr@yakobank.com as well as photocopies of academic testimonials, and a CV. The CV should include telephone contacts and email addresses of three referees, one of who should be the most recent employer.

Closing date for submission of the applications is **September 8, 2025**. *Only shortlisted candidates will be contacted.*

Please note that in line with the Bank procedures, no job offers are made online.