

YAKO BANK

Yako Bank (U) Limited was incorporated in the Republic of Uganda in 2010 and licensed as a Credit Institution by Bank of Uganda in 2020. In September 2015, Yako got its license to operate as a deposit taking institution and started operations under the name Yako Microfinance (U) Limited. It upgraded to a Credit Institution in 2020 and was licensed to operate as Yako Bank (U) Limited. Yako Bank is owned by different shareholders and has been 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. Branch Operation Manager.

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

Role of the Job:

Branch Operation Manager is responsible for assisting branch manager in ensuring the smooth running of daily branch operations and a high standard of operational control; especially in the areas of customer on boarding process as well as the compliance to AML/CFT internal rules. In addition, the Office bearer shall also provide efficient in meeting customer's banking needs and work together as a team in achieving sales and non interest target of the branch.

Key Result Areas:

- Supervises Loan Officers to ensure set performance targets are achieved at individual and Branch level.
- Assisting the Branch Manager in chairing delinquency and loan committee meetings at the branch
- Assisting the Branch Manager in setting individual targets for loans officers
- Verifying the authenticity and completeness of loan documentation
- Conduct weekly branch staff meetings to discuss operational issues, with particular emphasis on recent changes in policies and procedures.
- Facilitate audit, compliance, HR or any other relevant and required support sessions at the branch
- Cross-sell other Yako services to clients
- Handle employee grievances under his /her supervision in line with the Human Resource Policy and Procedures.
- Schedule work and leave of direct reports
- Support the process for account opening and validation in system as effective as possible. Making sure documents submitted by front officers are accurate and valid.
- Take action to follow up in case provided documents are not complete.
- Support internal audit an external audit follow-up
- Contribute to efficient delivery of customer requests, including, issuance of cheques book, cheque activation, and bank confirmation (i.e., scheduled account statement printing...), ATM issuance etc.
- Maintain a proper control of sales kits and stock for FD certificate, brochures, etc., take action to report and request for the new stock as necessary.
- Support and handle complex customer's issues in supporting sales area while executing excellent customer service principles.
- Monitor daily account movement in material amount and make necessary reports to BM.
- Work in collaboration with front officers to collect pending fees (i.e., dormant fee) and improve the structure of values account; take action on closure of low value accounts.
- Maintains cooperative and productive work atmosphere, including "speak-up culture" within the branch.
- Assist BM on other operational tasks as assigned by BM.
- Initiates branch staff performance appraisals, promotions, trainings and transfer in line with Yako HR police.

- Build the teams capability to address current business requirements as well as the future requirements of the organization, keeping in mind individual skill levels, abilities and aspirations
- Ensure safety and well-being of his/her direct reports at all time.
- Plan and recommend leave for staff within your team in consultation with Branch manager
- Manage cash and vault maintenance at branch

Required Competencies

- A Business degree in finance, Commerce, Business Administration, Economics, Statistics, management or any relevant field.
- Possession of a Certified banking qualification will be an added advantage
- Risk/Controls Management,
- Critical thinking, analytical, attention to detail and problem-solving skills.
- Good verbal and written communication skills
- A minimum of 2 years' experience in a Banking or similar environment of which 1 must be in an operations supervisory role.
- Must have an in-depth understanding of branch operational processes, product features & pricing.
- Excellent Customer Service Skills
- 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.
- Ability to demonstrate positive image and role model Yako Bank's values and leadership behaviors.
- Must be a person of impeccable integrity.

Applications:

Suitably qualified candidates should address their application to Human Resource & Administration Manager, Yako Bank, head office Forest Mall Lugogo, Kampala, Uganda, and email it to hr@yakobank.com as well as photocopies of academic testimonials, and a CV in one document. 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 **January 31st, 2026**. *Only shortlisted candidates will be contacted.*

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