



GENERAL

Job Title: **Collections Manager**

(Job Ref: **CREDIT/09/2025/01**)

Reports to: **Head of Debt Collections and Recoveries**

Department/Division: Credit

No. of Vacancies: 1

BASIC PURPOSE:

The Collections Manager is charged with proactively managing collections on the Pre-NPL and NPL exposures of Equity Bank Uganda Limited in order to maximize collections, PAR and provisions within set parameters, and ensure full compliance with statutory regulations and guidelines as well as internal policies and procedures.

MAIN DUTIES & RESPONSIBILITIES

- Achieve budget for collection from the defaulting customers and Portfolio at Risk (PAR rate) for the respective arrears stages and products within the set targets.
- Ensure full compliance with the Bank's internal credit policy and procedures on recoveries.
- Supervise the team under them to ensure adherence and execution of personal activity work plans to achieve set targets.
- Manage the team performance including the regular engagements and reviews and submission of such reviews to line manager and HR.
- Manage and monitor external debt collection agencies' performance to ensure adherence to guidelines, SLAs to maximize their productivity.
- Negotiations with Customers regarding settlement agreements and ensuring that all proposed settlements are approved by Management of the Bank before being concluded.
- Participate in regional and branch meeting and other departments' meetings and represent the the status of the portfolio under their supervision.
- Ensure that portfolio reports are prepared and shared with relevant units and Bank officials as required or requested.
- Establish & maintain liaison with other departments of the Bank, other banks and other stakeholders.
- Ensure that all sales of defaulting Customers' property are done within the laws and ensuring that the buyer has full possession of the property as per agreements to avoid legal battles with buyers.
- Ensure that losses associated collection process are avoided or minimized as per set limits.
- Manage collection and recoveries associated expenses to ensure value to the Bank.
- Manage and respond to customer queries and inquiries and ensure timely and conclusive response in line with Customer experience SLAs.
- Ensure timely referral of cases to Legal when turnaround of written off account is not possible and ensure foreclosure and/or recovery actions are done in the most cost-effective manner and within set procedures to minimize losses & negative publicity (reputational risk).



- Provide timely, relevant & accurate assessment of Collection results against projected goals and any other reports that may be needed to the Head of Debt Collections and Recoveries and Bank management as may be applicable.
- Support the line manager and Head of credit or their designated officers with other responsibilities in line with effective management of debt collections and minimizing Bank losses that may be accessioned by loan collections and recoveries.
- Risk Management
 - ✓ Adherence to internal credit policies and procedures.
 - ✓ Compliance with statutory regulations and guidelines on disposing off securities for loans i.e. Mortgage Act & guidelines on disposing off Chattels.
 - ✓ Effective credit Collections control system.
 - ✓ Implementation of audit recommendations
 - ✓ Compliance with Consumer Protection guidelines and other regulatory requirements.
 - ✓ Departmental risk control self-assessments

QUALIFICATIONS, SKILLS AND EXPERIENCE

QUALIFICATIONS

- Bachelor's degree in economics, Statistics, Commerce, Business Administration or equivalent

SKILLS

- Leadership skills and proven experience in people management
- Financial analysis skills
- Awareness of current economic events and commercial banking best practices.
- Thorough understanding of internal Credit policies.
- Thorough knowledge of FIA/IFRS guidelines & regulations on asset quality.
- Good knowledge of the national legal system/framework with emphasis on the Mortgage Act.
- Awareness of the Consumer Protection guidelines.
- High degree of attention to details.
- Self-driven, results oriented and ability to work under minimum supervision.
- Possess very good interpersonal, written and oral communication skills - good customer service but firm.
- Possess very good negotiation skills with a commercial focus.
- Decision making skills.
- High proficiency in the use of Microsoft Office applications e.g. Word, Excel, PowerPoint
- Ability to exercise the highest level of responsibility and confidentiality.
- Willingness to travel extensively and to work long hours where required to achieve the Bank's objectives.
- Demonstrated knowledge of banking regulations, policies and procedures relating to Loan Workout processes.
- Knowledge and understanding of the laws, processes, and documentation about foreclosures, legal action, and solvency/bankruptcies, and recovery of delinquent commercial loans.



- Good knowledge of banking products and evolving credit risk management systems; and ability to identify and take corrective steps.

EXPERIENCE

- 5 years' experience in a Financial Institution with at least 1 - 2 years' experience in credit approval & structuring, credit administration and debt recovery.

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your job application cover letter along with a detailed resume, copies of the relevant certificates and testimonials in a single PDF file format, quoting the respective Job title or Ref no. in the subject field to recruitment@equitybank.co.ug by **Tuesday 23rd September, 2025**

Only short-listed candidates will be contacted.

Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights and values, and what they bring to the workplace.