



GENERAL

Job Title: **Recoveries 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 Recoveries Manager is charged with proactively managing the written off book of Equity Bank Uganda Limited in order to maximize recoveries and ensure full compliance with statutory regulations and guidelines as well as internal policies and procedures to minimize losses and maximize revenue for the Bank

MAIN DUTIES & RESPONSIBILITIES

- Responsible for achievement of the set recovery/collection targets for the recovery section.
- Ensure efficient customer service delivery by attending to customer queries/complaints with utmost care/service, review repayment problems and recommend way forward.
- Provide accurate and timely reports to the management and other stake holders highlighting portfolio performance /movement and high risk loan accounts with recommendations for execution
- Follow up and recommend non-performing credit facilities to External debt collectors for recovery
- Ensure that all credit files for cases in watch list and nonperforming category are updated in time with recovery correspondences from /to clients and are well maintained as per the Bank's credit policy and procedures.
- Responsible for oversight of the entire Bank written off loan book and the Bank target from recoveries of the written off loan book.
- Develop strategies that allow continuous achievement of collection targets from recoveries from the written-off book.
- Provide overall leadership and supervision of recovery staff under direct supervision, responsible for staff performance management and development in line with the set Human Resource guidelines.
- Supervise all the Debt Collectors and Law Firms that were contracted by the Bank to provide Debt Collection and Recovery services.
- Coordinate the advertisement and revaluation exercises for securities under foreclosure.
- Work with Credit Administration to prepare the monthly provisions schedules.
- Follow up on insurance claims placed by the Bank.
- Attend all Court Sessions for all Recovery related cases under mediation.
- Organize and attend Recovery Committee meetings.
- Participate in maintaining and updating the bank credit policies and procedures as often as necessary in accordance with Bank and industry trends, evolving regulations and legal requirements.



- Perform any other duties assigned to you from time to time.

QUALIFICATIONS, SKILLS AND EXPERIENCE

QUALIFICATIONS

- A bachelor's degree in business related course from a reputable University OR similar qualifications in credit related fields.

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.