



<b>Job Title:</b>	Portfolio Analyst	<b>Reports to:</b>	Manager Portfolio Management
<b>Unit:</b>	Portfolio Management	<b>Department:</b>	Digital Business
<b>Grade:</b>	Band 4	<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

<b>Job Purpose Statement</b>
<p>The Portfolio Analyst role a Digital Business role that supports the Portfolio Manager in the monitoring of the Mobile Savings and Digital Financial Services portfolio performance. The Portfolio Analyst is responsible for reviewing, compiling and analysing monthly portfolio reports, identifying data patterns and trends, interpreting these trends and highlighting the identified credit risk concerns to the Portfolio Manager, Business Heads and Product Managers for discussion and recommendation of actions to mitigate credit risk concerns. The Portfolio Analyst also provides support on the maximization of the recovery of the Digital Business Debt Portfolio through co-ordination of the daily activities of the internal and/or outsourced Collections Teams.</p>

<b>Key Accountabilities (Duties and Responsibilities)</b>		
<b>Perspective</b>	<b>% Weighting</b> <i>(to add up to 100%)</i>	<b>Output</b>
<b>Financial</b>	30%	<ul style="list-style-type: none"> <li>• Attainment of business case objectives on revenue collection and profitability.</li> <li>• Cost Control on non-performing loans</li> </ul>
<b>Internal business processes</b>	40%	<ul style="list-style-type: none"> <li>• Support the Portfolio Manager to maintain appropriate KPI tracking and alerting tools/mechanisms for the Digital Business Credit Portfolio</li> <li>• Compliance reporting to Finance and Risk</li> <li>• Monitor the performance of the total loan portfolio (market specific) and escalate problem accounts to Portfolio Manager for remedial action as defined in and guided by the Group Credit Policy, Processes and Procedures and Co-operation Agreements</li> <li>• Accurate and timely management reports on the Digital Business loan portfolio</li> <li>• Perform loan ageing and ensure that loan accounts are classified accurately with appropriate provisioning in place as guided by the Group Credit Policy, Product Policy and BOU Prudential Guidelines</li> </ul>

		<ul style="list-style-type: none"> <li>• Support the Portfolio Manager to monitor the quality of services provided by outsourced service providers through evaluation of KPIs and quality assurance metrics as per agreed SLAs</li> <li>• Generate standard or custom reports and dashboards summarizing portfolio performance for review by management, partners and other stakeholders</li> <li>• Work with Portfolio Manager to coordinate the activities of Collections Teams in liaison with Team Leaders of Business Partners/Outsourced Service Partners and making recommendations on how to maximize quality service delivery</li> <li>• Contribute to the joint compliance effort with Internal Audit and the Compliance Office</li> <li>• Management of all sub-unit ad-hoc requests</li> <li>• Perform training of NCBA support resources to ensure quality and consistency of service to customers</li> <li>• Support Portfolio Manager in requirements gathering and in the documentation of credit business needs pertaining to roll out of new business or existing business improvement initiatives.</li> </ul>
<b>Customer</b>	20%	<ul style="list-style-type: none"> <li>• Support Portfolio Manager in the continuous portfolio profiling to inform improvements to the customer portfolio quality engagement plans.</li> <li>• Execution of the customer engagement framework for portfolio management</li> <li>• Customer focus within the function attaining a strong rating in customer satisfaction</li> <li>• Execution of Portfolio engagement plans to ensure optimum portfolio performance through reduction of customer churn</li> <li>• Ensure SLA adherence for areas assigned to Digital Business Portfolio Management team</li> <li>• Perform training of support resources to ensure quality and consistency of service to customers in new and existing markets.</li> </ul>
<b>Learning and growth</b>	10%	<ul style="list-style-type: none"> <li>• Identify and develop competencies in assigned role.</li> <li>• Compliance with all NCBA HR policies and best practice guidelines.</li> </ul>

**Job Dimensions**

<b>Reporting Relationships: jobs that report to this position directly and indirectly</b>	
Direct Reports	N/A
Indirect Reports	N/A

<b>Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
<p>Internal (Within NCBA)</p> <ul style="list-style-type: none"> <li>• Business Support Services: Operations, Portfolio and Credit units</li> <li>• Information Technology</li> <li>• Service delivery unit: Contact Centre</li> <li>• Growth and Retention team.</li> <li>• Finance team.</li> <li>• Product Development Team.</li> <li>• Bank Internal Departments</li> </ul>	<p>External</p> <ul style="list-style-type: none"> <li>• Mobile Network Operator Business Partners</li> <li>• Vendors</li> </ul>

<b>Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make</b> <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
<p><b>Strategic</b></p> <ul style="list-style-type: none"> <li>• SLA monitoring for the various service providers and recommendation of corrective measures to improve on quality service delivery based on collection conversion rate targets.</li> <li>• Identification of loan accounts that require early intervention and escalation to safeguard the bank against financial loss.</li> <li>• Risk Classification – to ensure compliance with Credit Policy and BOU prudential guidelines</li> </ul> <p><b>Operational</b></p> <ul style="list-style-type: none"> <li>• Daily monitoring of agent performance as per SLA</li> <li>• Scheduling and preparation of reports based on respective deadlines</li> <li>• Scheduling, preparation and attendance of periodic meetings with stakeholder/service provider</li> <li>• Business analysis support for portfolio management initiatives.</li> <li>• Customer engagement communications through various channels.</li> <li>• Generation of accurate reports to provide insights on Digital Business Portfolio Management</li> </ul>

<b>Work cycle and impact: time horizon and nature of impact (Planning)</b> <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
<ul style="list-style-type: none"><li>• Long term – 12-month planning.</li><li>• Short term – Weekly, Monthly and Quarterly plans.</li></ul>
<b>Ideal Job Specifications</b>
<b>Academic:</b> <ul style="list-style-type: none"><li>• University Degree in Business / Data Analysis, Technology, Business Management, Business Computing or other quantitative field.</li></ul> <b>Professional:</b> <ul style="list-style-type: none"><li>• Advanced level proficiency with software analytical tools and techniques.</li><li>• Proficiency in office automation and banking technologies.</li><li>• Understanding of the bank's Credit Management Strategy and ability to interpret this and map it to the digital financial services market now and in the future.</li><li>• Strong analytical skills, especially for monitoring and actioning of market and portfolio trends</li><li>• Experience in use of relevant MIS for Data Extraction &amp; Analysis (e.g SQL, Python, R) and other BI &amp; MS Office tools.</li><li>• Organizational skills to develop reporting frameworks/protocols in a manner that consistently drives higher performance standards for the MSL and DFS portfolio.</li><li>• Organizational skills to develop reporting frameworks/protocols in a manner that consistently drives higher performance standards.</li><li>• Business Analysis and/or Process Improvement certification an advantage.</li></ul> <b>Desired work experience:</b> <ul style="list-style-type: none"><li>• 2 years' work experience in an analyst or statistical analysis role or financial services environment.</li></ul>

**Ideal Job competencies**

<b>Technical Competencies</b>	
	<ul style="list-style-type: none"><li>• Commercial acumen to engage relevantly with internal customers and business partners.</li><li>• Proficiency with software analytical tools and techniques.</li><li>• Knowledge and experience in advanced analytical tools to evaluate business and market data.</li><li>• Portfolio monitoring skills to effectively evaluate the portfolio and generate reports, activities/tasks in a manner that consistently produce high quality of service</li><li>• Knowledge and effective application of relevant bank credit management policies, Bank of Uganda prudential guidelines and all other related procedures and guidelines to consistently achieve required compliance standards or benchmarks</li><li>• Highly developed analytical and perceptive skills.</li></ul>

<b>Behavioural Competencies</b>	
	<ul style="list-style-type: none"><li>• Effective organizer and ability to effectively execute complex simultaneous tasks.</li><li>• Interpersonal skills to effectively communicate with and manage stakeholders who impact performance.</li><li>• Self-empowerment to enable development of open communication, teamwork and trust that are needed to support true performance.</li><li>• Ability to communicate both orally and writing to a high standard.</li><li>• Self-motivated, assertive and proactive</li></ul>

*This JD is signed-off with reference having been made to the organisation's core values and aligned competencies against these values.*