

# EXCITING CAREER OPPORTUNITY



Housing Finance Bank, a Commercial Bank and the leading provider of housing finance solutions with a vision to be the preferred Bank that enables its customers to achieve their housing and other financial aspirations, seeks professional, competent, experienced and dynamic individuals to fill the following positions;

## 1.0 Job Title: Relationship Manager, Incremental Housing Loans

### 2.0 Job Details

**Number of positions:** One (1)

**Job Level:** Principal Banking Officer

**Reports to:** Senior Manager - Mortgages

### 3.0 Job Purpose

To grow and retain a customer base for the micro housing space loan product in line with the Bank's customer value proposition, agreed targets, the Bank's strategy, the Bank's policies and procedures as well as regulatory and risk frameworks.

### 4.0 Key Result Areas

- Grow market share in the micro housing space and recommend more relevant solutions for housing finance in line with growth targets the Bank's risk frameworks and policies and procedures.
- Identify micro housing opportunities in the market and devise plans on how to convert such opportunities into actual sales in line with agreed targets.
- Conduct market research and SWOT analysis to obtain competitor information in incremental housing loan product and devise counteractive measures to protect and grow the portfolio based on your findings in line with agreed targets and policies and procedures.
- Drive inclusion and increase uptake of micro housing solutions within the Bank's areas of coverage across the country.
- Continuously review and innovate incremental housing loan solutions in line with changing customer needs and deliver a consistent customer value proposition.
- Lead customer relationship management in the segment to enhance customer experience, drive value and increase share of wallet.
- Initiate and build partnerships with key players and stakeholders in the housing value chain and lock in the Bank's opportunities to provide micro housing loans to the end consumers/home buyers.
- Monitor the performance of the loan book and work with the business and collections to ensure a quality portfolio.
- Analyse daily, weekly and monthly sales reports from personal bankers and business

bankers to identify support areas for drive growth in the incremental housing loan portfolio.

### 5.0 Technical, Experience, Knowledge and Behavioural Competencies

#### a) Technical competencies

- Qualifications: An honors degree in Business Administration, Commerce, Quantitative Economics and Business Statistics or any other related field from a recognized University.

#### b) Experience

- A minimum of three (3) years' experience in micro lending business preferably micro housing loans in a micro finance or commercial bank.
- Proven sales track record in the financial services industry

#### c) Knowledge

- Knowledge of risk management principles, the credit process and lending criteria in the micro lending space
- Exposure to branch sales and credit functions in a retail banking environment.

#### d) Behavioural Competencies

- Customer centricity and a good understanding of the micro finance loan processes, policies and procedures
- Excellent verbal communication skills – sincere, persuasive and articulate in one-on-one communication and sales presentations
- Excellent interpersonal skills
- High level of integrity and honesty

Interested persons who meet the above specifications are invited to apply to:

#### The Head Human Resources

**Housing Finance Bank**

**Plot 4 Wampewo Avenue**

**P. O. Box 1539, Kampala**

Enclose a CV, copies of all academic transcripts, certificates and testimonials, daytime telephone contact, postal and email address of both applicant, and three competent referees to reach **not later than Monday 24<sup>th</sup> December 2018 before 5:00pm.**

Only successful candidates will be contacted. All applicants who will not have heard from us within 5 weeks of closing date should consider their application unsuccessful.

**Please be advised that any form of canvassing will lead to automatic disqualification**

**Housing Finance Bank is an equal opportunity employer.**

Housing Finance Bank is regulated by Bank of Uganda