



We're Hiring



**Housing
Finance
Bank**

Housing Finance Bank, a Commercial Bank and the leading provider of housing finance solutions with a vision to be the preferred consumer and business bank with a focus on housing finance, seeks professional, competent, experienced and dynamic individuals to fill the following positions;

Job Title: Senior Manager, Personal Banking

Grade: Senior Manager

Reports to: Head, Mortgage and Personal Banking

Direct Reports: Manager Schemes, Relationship Managers

Job Purpose: To develop, plan and monitor the implementation of personal banking segment growth strategies in line with set targets, the Bank's strategic plan, credit policies and procedures.

Key Result Areas

1. Drive initiatives aimed at achieving business targets for personal banking segment across the various bank distribution channels in line with the Bank strategy
2. Structure and review personal and mortgage scheme proposals, negotiate terms with Employers and recommend for approval to the relevant committees in line with the Bank's policies and procedures.
3. Initiate and recommend product development and procedure refinement ideas to meet the dynamic needs of the market and improve turnaround time in consultation with the Head of department.
4. Represent the Department, on secondment, to key Bank committees like the Management Credit Committee, Product and innovation committee as may be required from time to time
5. Mentor and develop a team of highly-motivated personal bankers within the branch network accountable for exceeding customer satisfaction, relationship building, and operational performance targets for overall growth of the personal banking segment.
6. Evaluate and monitor performance of staff under direct supervision in accordance with the Performance Management guidelines of the Bank
7. Monitor operational and Credit Risk in the personal banking lending in line with the Bank's lending policy
8. Ensuring that customer loans are properly and timely dealt with to arrive at a rapid credit decision and satisfy customer expectations.
9. Monitor the personal banking loan portfolio and ascertain that delinquency levels meet the projected targets in Line with the Bank's policies and procedures as well as regulatory frameworks.
10. Monitor the implementation of personal banking sales strategy for Liability and asset products to targeted consumers and retention of existing ones.

Technical and Behavioral Competencies

a) Technical competencies

1. Qualifications

- An Honors degree in business or any other related field from a recognized university.
- Post-graduate qualifications / Professional Course in relevant discipline would be an added advantage.

2. Knowledge and Experience

- Minimum of 7 years' experience in banking, preferably progressive experience in personal banking at a supervisor level.
- Sound understanding of laws and regulations relating to lending in Financial Institutions.

3. Behavioural Competencies

- Good leadership skills
- Customer centricity and a good understanding of the mortgage process and housing sector
- Excellent planning and organization and interpersonal skills
- Problem solving, analytical and report writing skills
- High level of integrity
- Business development skills and negotiation skills

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

**The Head Human Resources
Housing Finance Bank
Plot 4 Wampewo Avenue
P. O. Box 1539, Kampala**

Enclose a cover letter, 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 **Tuesday 9th April 2019 before 5:00pm.**

Only successful candidates will be contacted.

Housing Finance Bank is regulated by Bank of Uganda

Head Office: Investment House 4 Wampewo Avenue, Kololo P. O Box 1539 Kampala Tel: +256 414 259651/2
email:info@housingfinance.co.ug, www.housingfinance.co.ug