



**Housing
Finance
Bank**

We're Hiring

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;

1) Job Title: Head of Mortgage and Personal Banking

Grade: General Manager

Reports to: Executive Director

Direct Reports: Senior Manager Personal Banking, Senior Manager Mortgages, Manager Diaspora Banking

Job Purpose: Develop and monitor the implementation of strategies for acquisition, growth and retention of customers within the Bank's mortgage and personal banking segment. The role holder will proactively lead the Mortgage and Personal Banking team and have full accountability to drive business growth and maximize profitability of the segment.

Key Result Areas

- Provide strategic and tactical direction to the Mortgage and Personal banking department to drive growth of mortgages and personal banking in line with the bank's business plan.
- Continuously review and innovate to ensure that the Bank's mortgage and personal solutions are in line with changing customer needs and deliver a consistent customer value proposition.
- Proactively lead customer relationship management in the segment to enhance customer experience, drive value and increase share of wallet.
- Grow market share in the mortgage and personal banking segments and achieve scale in the general provision of solutions for housing related finance.
- Initiate and build partnerships with key players and stakeholders in the housing value chain and lock in the Bank's opportunities to provide mortgages to the end consumers/home buyers.
- Drive inclusion and increase uptake of mortgage and personal Banking solutions within the Bank's areas of coverage across the country.
- Proactively manage credit risk in order to deliver a high performing quality portfolio within the segment.
- Manage and monitor departmental costs within approved business plans and budgets.
- Manage the performance and development of staff in the department in line with the set Key Result Areas (KRAs) outlined in their respective performance contracts.

Technical and Behavioral Competencies

Qualifications

- A Master's degree in a relevant field. A banking qualification will be an added advantage.

Knowledge and Experience

- 10 years' experience in the banking sector with at least 5 in a senior management role.
- A good understanding of credit risk and relationship management.
- A good grasp of best practices in mortgage lending.
- Proven track record of driving high performance and growth.

Behavioral competencies

- An established and demonstrable track record in managing a large multidisciplinary team.
- Demonstrate strong communication and interpersonal skills
- Should possess excellent networking and relationship management competences.
- Have excellent coordination and organizational skills
- Ability to exercise the highest level of integrity and confidentiality

2) Job Title: Head Operations and Business Technology

Grade: General Manager

Reports to: Managing Director

Direct Reports: Senior Manager Central Processing, Senior Manager Electronic Delivery Channels, Senior Manager Projects, Senior Manager Business Technology

Job Purpose: Develop, review and monitor the implementation of strategies for effective and efficient management of Bank's Operations and Business technology processes in compliance with the Bank's policies and procedures, set customer service standards and regulatory requirements.

Key Results Areas

- Initiate, develop and review Operations and Business Technology Strategy to ensure the strategic objectives are well understood and well executed by section senior managers in line with the overall Bank strategy, the Bank's policies and procedures as well as regulatory frameworks.
- Monitor the implementation of the Bank's centralized operations including cash

- management, trade services, payments, clearing, reconciliation, etc. to ensure efficient support to the business in line with service level agreements and the Bank's policies and procedures.
- Drive efficiency, cost optimization and value for money in all departmental deliverables and Bank projects.
- Offer technical guidance and direction during the development, implementation and maintenance of IT projects/changes by ensuring high performance and availability of business applications in a timely, efficient and cost-effective manner in line with the Bank's IT strategy.
- Enforcing a proactive and sound operational risk management culture in Operations and Business Technology Department.
- Leverage existing Banking technology applications to ensure that they are tailored to the business needs so as to improve process efficiency, customer convenience and/ create new income streams.
- Coordinate the process of assessment of business needs, identification of right technology solution (the front ends/peripherals/middleware & back ends etc.), and implementation thereof and measure the performance vs. set objectives.
- Monitor and track performance of the Banking technology applications including alternative delivery channels such as ATMs, Mobile banking, money transfer services, etc., and ensure operational support for these channels as per agreed SLAs.
- Establish the Bank's operating policies/procedures, maintain and monitor consistent application.
- Guide the Operations and Business Technology Units in the reconciliation process to ensure that all transactions are raised and posted in accordance to the Operations Manual and related Process Flows in order to mitigate the risk of loss while complying with the Bank's Policies and Bank of Uganda Guidelines.
- Provide technical support in the sourcing and evaluation of technological solutions in line with customer preferences and industry trends.
- Manage the performance and development of staff in the department in line with the set Key Result Areas (KRAs) outlined in their respective performance contracts.
- Continuously train or identify external training opportunities for Operations & Business Technology staff to build internal capacity so as to improve operational excellence skills, such as Project Management techniques, Fintech Applications and Performance Management.
- Periodically review optimal staffing levels in Operations/Business Technology to increase staff productivity

Technical And Behavioral Competencies

Qualifications

- A Bachelor's Degree in ICT, Statistics, Banking, Finance, Business Administration or other relevant degree
- Master's degree in Business Administration
- Ms office 356 skills and share point
- ITIL (Information technology Infrastructure Library) certification
- Database data extractor technics
- Prior use of system monitoring tools

Knowledge and experience

- At least 10 years' experience in the financial services industry (at least 5 at senior management level).
- Must have a Strong background and knowledge of IT and Banking operations
- Knowledge of regulatory framework of the Banking industry
- Knowledge of operating systems , database systems and system integration
- Experience in the use of Power BI for data analysis
- Understanding of Big data solutions
- Knowledge of interbank clearing, funds transfer processes and SWIFT systems
- Strong exposure to Banking technology solutions and understanding of banking
- Proven track record in the effective implementation of projects and change management operations

Behavioural competencies

- Experience in business continuity management and the development of business recovery plans.
- Excellent coordination and organizational skills
- Ability to exercise the highest level of responsibility, confidentiality and integrity.
- Innovative and thinks outside the Box
- Problem solving skills

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

**The Ag. 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 Friday, 21st June, 2019 before 5:00pm.**

Only successful candidates will be contacted.

Housing Finance Bank is regulated by Bank of Uganda

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