



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;

Job Title: Branch Manager - Upcountry Locations

Department: Distribution Channels And Customer Experience

Report To: Senior Manager Branch Performance and Customer Experience

Grade: Manager

Direct Reports: Branch Operations Manager, Personal Bankers, Business Bankers, and Business Managers.

Job Purpose: Develop strategies to grow the Branch's Liability base and asset portfolios in line with the Bank's strategy. The Branch Manager will primarily drive and deliver exceptional business performance, through the provision of efficient business management, powerful leadership, team development and achievement of operational Rigour excellence in the Branch.

Key Result Areas

1. Take accountability for the overall achievement of the Branch's objectives in terms of: Employee Satisfaction, Customer experience, Sales growth and income contribution, Cost performance, Risk and Rigour management
2. Maintain a healthy balance sheet in the branch, ensuring the assets on the books of the branch are performing to expected standards, that low quality assets are kept to a minimum and that the earnings contribution of the branch is within acceptable levels.
3. Implementation of the branch operations to aid the profitability of the business unit, business growth and manage risk management in line with departmental guidelines
4. Monitor the achievement of customer service rating in accordance with the bank set standard
5. Intuitively understand and provide clear direction to the branch based on market analysis of local area consumer trends and competitor offerings
6. Implement branch internal controls and procedures in line with the bank policy.
7. Plan and coordinate the budgeting processes and monitor monthly performance and initiate corrective action.
8. Review, coordinate, monitor and authorize all the processes of opening, reactivation, adjustment, transfer and closure of all accounts in line with bank policies/procedures, KYC guidelines, CRB and money laundering guidelines.
9. Conduct field visits and carry out the verification of loans to improve branch portfolio quality.
10. Produce branch performance reports and present them to all stake holders for review in accordance to set standards.
11. Build and develop a high performing team through embedding performance development and coaching.
12. Ensure that team members receive coaching and feedback in order to develop to achieve their maximum potential.

Knowledge, Skills and Abilities Required

a) Academic Qualifications

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

b) Knowledge and Experience

- Minimum of 5 years progressive experience in Banking
- Excellent relationship management skills and business closure techniques
- High level of analytics and Business Intelligence to conduct an analysis on the market trends

c) Behavioural Competences

- Excellent leadership, interpersonal, team and communication skills (written and verbal)
- Strong organizational skills with an ability to manage competing client demands
- A result driven 'team player', personality with a willingness and ability to work in a dynamic working environment
- Excellent skills in managing multiple task requiring strong attention to detail
- Must have Collaboration Skills to build relationships and manage conflicts
- Should be passionately committed to management of risk and delivering quality service
- Customer focus
- Have excellent coordination and organizational skills
- Ability to exercise the highest level of integrity and confidentiality

Job Title: Associate Relationship Manager (1)

Department: Mortgages And Personal Banking

Reports To: Senior Manager Mortgages

Job Purpose: Grow the Bank's Mortgage business through sales, service and retention of a specified portfolio and ensure portfolio quality in line with the Department's targets and the bank policies.

Key Result Areas

1. Identify and meet customer needs through selling of Mortgage and Personal Banking products and services while cross selling other Housing Finance Bank products and services
2. Build and manage client relationships in order to grow Housing Finance Bank share of wallet through customer engagements (calls, visits, written communications etc)
3. Initiate credit applications for assessment / review by completing the documentation (including financial analysis) and submitting to credit for approval in line with credit policies and procedures.
4. Build and manage stakeholder relationships in the housing sector with a view of creating visibility of the HFB Brand and grow the mortgage business
5. Present loan proposals to the credit committees for decision making where necessary and give feedback to applicants in line with the lending policy and procedures of the Bank
6. Monitor and evaluate performance of the assigned loan portfolio in line with the Bank's Credit risk management frame work to ensure timely repayments of installment, and conduct regular financial analysis to identify early warning signs of default and recommend a plan of action
7. Prepare sales and productivity performance reports as shall be required from time to time detailing the performance progress
8. Liaise with Credit department to initiate and participate in the recovery actions for loans in default and written off loans in line with the Bank's credit policy and procedures governing the recovery process.
9. Handle customer queries and complaints and resolve them in a timely manner and escalate any unresolved queries in in line with the Customer Service Charter

Knowledge, Skills and Abilities Required

a) Academic Qualifications

- An Honours degree in Business administration, Commerce, Economics or any other related field from a recognized university.

b) Knowledge and Experience

- Minimum of 3 years progressive experience in business growth with an established and demonstrable track record in the field of relationship management, preferably in a commercial bank
- Sound Understanding of Laws and regulations relating to lending in Financial Institutions.

c) Behavioural Competences

- Risk awareness in the banking industry
- Customer centricity
- Excellent communication and presentation skills
- Integrity and confidentiality
- Positivity and flexibility towards change
- Self-starter approach
- Ability to work in a team environment

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, 9th August, 2019 before 5:00pm.**

Only successful candidates will be contacted.