



We're Hiring



Housing
Finance
Bank

Housing Finance Bank, is 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. To efficiently and effectively attain its strategic objectives, Housing Finance Bank is seeking to hire qualified, versatile and self-driven individuals to join an exciting opportunity to grow the bank's incremental housing loan segment. The objective of the incremental housing loan is to provide housing financial solutions to low and middle income earners in both the formal and informal sectors of the Ugandan economy;

Job Title: Credit Evaluation Supervisor - Incremental Housing Loans (1)

Department: Credit

Reports To: Manager Credit Evaluation

Grade: Principal Banking Officer

Direct Reports: None

Job Purpose: Prepare and analyse Incremental Housing credit proposals in line with the Bank's Credit Policies and Procedures and any other credit guidelines in place while undertaking effective credit appraisal and due diligence process in order to achieve quality portfolio growth..

Key Result Areas

1. Prepare proposals for all credit applications in line with the Bank's Credit Policy and Procedures in a timely manner
2. Review loan applications and advise on the appropriate structuring of loans applied for by eligible customers. This includes signing off required documentation to ensure that loan applications reviewed meet set standards and complies with the Bank's Credit Policy
3. Ensure proper pricing on a revenue/expense basis and ensure full collection of fees and commissions, whilst growing the revenue line
4. Review and analyse customer information and advise business units on cross selling opportunities to grow the Bank's asset and liabilities base
5. Conduct compliance reviews of the documentation received and ensure completeness, validity and accuracy of support documentation/information in line with the Bank's product parameters, Credit Policy and Procedures
6. Submit and present files to the Executive Credit Committees on behalf of the branches and or business units in line with the Bank's policies and procedures
7. Any other related duties that may be assigned from time to time

Person Specification

Education & Training

- Must be a Bachelor's degree holder from a recognized university, preferably in Business Studies, Finance and Accounting, Management, Commerce, Economics, Microfinance and Statistics.

Skills & Experience

- 4 years working experience in microfinance lending / credit appraisal or related field.
- Advanced credit analysis skills – interpretation of financial information
- Computer competence in Microsoft Office

Behavioral competencies

- Should be passionately committed to management of risk and delivering quality service.
- Should have a good industry knowledge and leadership skills with demonstrated competencies in championing customer focus.
- Have excellent negotiation, coordination and organizational skills
- Ability to exercise the highest level of integrity and confidentiality
- Have excellent communication skills – both written and oral.
- Good interpersonal skills – ability to quickly build rapport with new people.

Job Title: Personal Banker - Incremental Housing Loans (8)

Department: Distribution Channels and Customer Experience

Reports To: Branch Manager

Grade: Assistant Banking Officer

Direct Reports: None

Job Purpose: To grow the Bank's Incremental Housing Loans business through sales, relationship management and retention of a specified portfolio and ensure portfolio quality in line with the Bank's policies and procedures.

Key Result Areas

1. Active mobilization, sensitization, recruitment and recovery of Incremental Housing Loans from customers
2. Manage existing client relationships to increase/grow Housing Finance Bank share of wallet in the micro housing space as well as promoting a savings culture among the customers.
3. Initiate credit applications for assessment / review by completing the documentation (including financial analysis) and submitting to Credit Committee for approval in line with Credit policies and procedures.
4. Develop and implement a sales plan and champion the Incremental Housing loan product selling campaigns to achieve and exceed sales targets
5. Ensure effective monitoring of loans with reference to risk management framework, customer service standards and loan terms through regular visits to clients and manage delinquency /early warning signs of default by following up on problem clients.
6. Prepare sales and productivity performance reports as shall be required from time to time detailing the performance progress.
7. Timely handling of customer queries and complaints and resolution. Where required, escalate any unresolved queries in line with the Customer Service Charter.
8. Monitor and evaluate performance of assigned loan portfolio with reference to risk management frame work, customer service standards and the loan terms.
9. Liaise with Credit department through the Relationship Manager Incremental Housing to initiate and participate in the recovery of delinquent loans in the branch in line with set policies and procedures governing the recovery process.
10. Any other related duties that may be assigned from time to time

Person Specification

Education & Training

- A Bachelor's degree in a business related discipline from a recognized university.

Skills & Experience

- Minimum of 2 years progressive experience in microfinance lending business preferably in a Microfinance or commercial bank
- Proven sales track record in a financial services industry
- Good understanding of micro lending processes and procedures preferably from a microfinance institution or commercial bank.
- Good understanding of portfolio management process and procedures.
- Sound understanding of Laws and regulations relating to lending in Financial Institutions.
- Customer centricity

Behavioral competencies

- Excellent interpersonal and communication skills.
- High level of integrity.
- Result oriented.
- Excellent organisational skills.

Interested candidates should hand deliver their applications with a recent CV, copies of all academic transcripts, certificates and testimonials, daytime telephone contact, postal and email address and three competent referees **not later than 5:00pm, Thursday, 23rd July 2020 to:**

Head, Human Resources

Housing Finance Bank,
Investment House
4 Wampewo Avenue, Kololo

Please take note that ONLY shortlisted candidates will be contacted and any form of canvassing will lead to automatic disqualification.