



Can you make an excellent Personal Banker?

Housing Finance Bank is 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 attain its strategic objectives efficiently and effectively, Housing Finance Bank is seeking to hire a qualified, versatile, and self-driven individuals for the position stated below;

Job Title: Personal Banker - Microfinance Loans

- Department:** Microfinance
Reports To: Branch Manager or Credit Supervisor
Grade: HFB 4C
Direct Reports: None
Interacts/interfaces with:
Internal - Personal Banking Team, Branch Manager, Credit Supervisor Microfinance, Credit Teams
External - Customers

Job Purpose

Grow the Bank’s Microfinance Loans business through sales, service and retention of a specified portfolio and ensure portfolio quality in line with the Bank’s targets and policies. She/he will implement the HFB procedures during recruitment, loan application, appraisal, loan disbursement and recovery.

Key Result Areas

1. Active mobilization, sensitization, recruitment, and recovery of Microfinance Loans, manage existing client relationships to increase/grow Housing Finance Bank share of wallet in the microfinance space as well as promoting a savings culture among them.
2. 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. Prepare sales and productivity performance reports as shall be required from time to time detailing the performance progress.
3. Present loan files 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.
4. 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.
5. Prepare sales and productivity performance reports as shall be required from time to time detailing the performance progress.
6. Develop and implement a sales plan and champion specific product selling campaigns to achieve and exceed sales targets.
7. Liaise with Credit department through the Managers in the Microfinance department to initiate and participate in the recovery actions for loans in default.
8. Handle customer queries and complaints and resolve them in a timely manner and escalate any unresolved queries in line with the Customer Service Charter.
9. Deliver accurate and quality loan documentation, in line with approved terms and operating policies.

Financial Responsibility:

Achieve set targets through effective relationship management on assets growth, liability growth and a good quality asset book that will drive profitability of the branch.

Person Specifications

Education & Training
Must be a holder of an honors degree in Business Administration, Commerce, any other related field from a recognized University.

- Skills & Experience**
1. Minimum of 2 years progressive experience in microfinance.
 2. Good understanding of micro lending processes and procedures preferably from a microfinance institution or commercial bank.
 3. Good understanding of portfolio management process and procedures.
 4. Sound Understanding of Laws and regulations relating to lending in Financial Institutions.

- Business Behaviours**
1. Customer centricity
 2. Excellent interpersonal and communication skills.
 3. High level of integrity.
 4. Result oriented.
 5. Excellent organisational skills.

Interested candidates should submit 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 Wednesday, 20th March 2024 by 5:00pm to:**

**Chief Human Resources Officer
Housing Finance Bank
Investment House
4 Wampewo Avenue, Kololo**

Please take note that all applications should be sent by email to **Recruitment@housingfinance.co.ug**

DO NOT HAND DELIVER YOUR APPLICATION.

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

Guidelines for submitting Documents

1. Ensure that all your documents are scanned and submitted in 1 single batch using the following order:
 - Application letter
 - Curriculum Vitae (CV)
 - Academic Documents and Certificates
2. The maximum document size is 10 MB
3. Please indicate the name of the position you are applying for in the subject.