



Are you fit for any of these job positions?



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

Job Title: Corporate Relationship Manager Oil & Gas (1)

Department: Business & Institutional Banking

Reports To: Manager Corporate & SME

Grade: HFB 6D

Direct Reports: Direct - None; Indirect - None

Interacts/interfaces with:

Internal - Head of Business & Institutional Banking, Treasury department, Credit Department, Legal securities & registration, Heads of functions, Branch Managers, Relationship managers, Business Managers and Business Bankers

External - Customers, Peers in other banks, Key Business Influencers, Strategic partners

Job Purpose

1. Manage a portfolio of medium and corporate customers within the Oil & Gas sector; serve as their primary point of contact and financial advisor as well as prospect and acquire new corporate customers to grow the Bank's revenue and share of wallet for the assigned sector in line with the Bank's strategy.
2. Apply experience in corporate relationship management to develop and implement account plans for the existing portfolio within the assigned sector target market, recommend, structure, and sell solutions that address the customers' needs, with the support from the solution/product teams to meet assigned goals and target. Customer acquisition, satisfaction, growth, and retention are critical to succeed in this role.
3. Collaborate with all stakeholders to ensure fulfilment of all deliverables.

Key Result Areas

1. Grow the deposit level of customers in the assigned portfolio of Medium Enterprises, Large Businesses, and Institutions as a way of growing of the wallet share in line with set targets mainly within the Oil and Gas sector.
2. Drive the selling of banking products to grow liabilities, assets, and revenues in accordance with established targets.
3. Maintaining and updating accurate client information; taking ownership of client service requests and enquiries.
4. Maintain account or relationship plans for the top 50 customers in the portfolio and prioritise customer contact.
5. Research, create and follow up a target list for potential new business.
6. Conduct effective relationship management through regular visits, timely feedback to customers and continuous anticipation of their needs with the aim to exceed their expectation.
7. Initiate credit applications for new and existing customers by completing the documentation (including financial analysis) and submitting to credit for approval
8. Presenting loan proposals to the credit committees for decision making and giving feedback to applicants in line with the lending policy and procedures of the Bank.
9. Control and quality of portfolio in adherence to risk management policies and guidelines.
10. Resolving client queries and complaints to maintain quality service delivery standards.
11. Conduct monitoring visits, analyse the Oil and Gas business portfolio to identify adverse trends; identify and address weaknesses in a timely manner to minimize provisions and write offs.
12. Actively monitoring and evaluating performance of loans in line with disbursement terms and conditions. Work closely with credit to initiate recovery actions for loans in default and written off loans in line with credit policy guidelines and procedures.
13. Engage actively with the Branch network to identify and close Oil and Gas opportunities to operationalize the broader aspects of the Bank's Strategic Business Plan.
14. Review Oil and Gas credit facility applications guided by the Bank's credit analysis model, and in compliance with the requirements set out in the Bank's Credit policies and procedures at every stage of the credit cycle.
15. Submit performance reports of the section to Manager Corporate and SME with the appropriate content, format and frequency as may be required.
16. Prepare periodic reports to key stakeholders like funders and regulators to fulfil compliance requirements of Business and Institutional Banking.

Financial Responsibility

1. Responsible for Business and Institutional Banking product sales & financial targets in respect to the Oil and Gas sector to be agreed using different parameters especially growth of customer

numbers, Liabilities, Assets, revenue, and portfolio quality within recommended thresholds.

2. Responsible for controlling costs to within agreed Sales budget..

Person Specifications

Education & Training

1. An Honours degree in business or related field from a recognized University.
2. Post-graduate qualifications / Professional Course in relevant discipline would be an added advantage.
3. Broad knowledge and understanding of Laws and regulations relating to lending in Financial Institutions
4. Knowledge of the local banking industry, banking products, banking services and banking regulations and in depth understanding of the Oil & gas value chain.
5. At least five years of progressive experience in with an established and demonstrable track record in the field of relationship management in a commercial bank two of which were spent in the oil and gas sector.

Skills & Experience

1. Computer Literacy
2. Excellent interpersonal skills
3. Communication and listening skills.
4. Ability to research and analyse information
5. Attention to detail.
6. Presentation skills
7. Sales and negotiation skills
8. Drive and initiative.
9. Report writing skills.
10. Credit analysis skills.
11. Relationship building and management.
12. Proven track record of structuring oil and gas debt transactions.

Business Behaviours

1. Strong numerical skills
2. Strong analytical skills
3. Planning skills
4. Team player
5. Self-motivated, self-driven and ambitious
6. Strong communication skills
7. Leadership skills
8. Competences in MS Word; MS Excel and MS PowerPoint

Job Title: Liquidity & Money Markets Officer (1)

Department: Treasury

Reports To: Manager Liquidity & Money Markets

Grade: HFB 6B

Direct Reports: Direct - None, Indirect - None

Interacts/interfaces with:

Internal - Treasury Operations, Treasury/Finance Team, Head Business & Institutional Banking, Mortgage & Consumer Banking teams, Branch Teams

External - Other Bank dealers in the market through Reuters/Bloomberg

Job Purpose

The function is responsible for generation of interest income through investment of surplus funds in local and foreign currency in line with the Bank policy.

In addition, the function manages liquidity by ensuring that the bank meets its day-to-day cash requirements while observing statutory liquidity ratio requirement.

Key Result Areas

1. Grow securities portfolio through competitively pricing bids for Treasury Bills and Bonds in the Primary Dealership market.
2. Monitor the daily cash flow (local currency) and the cash flow for Treasury Bills and Bonds to manage liquidity efficiently
3. Maintain requisite balances on the nostro accounts (Foreign Currency)
4. Mobilization of new deposits
5. Making Market for Government Securities in the Secondary Trading market.
6. Trade within counterparty, dealer, and exposure limits
7. Relationship management of new and existing customers
8. Trade currencies within set limits as a backup for foreign exchange dealer when need arises.
9. Review fixed deposit rates bi-weekly in line with market interest rates and circulate rates to branches.
10. Track fixed deposit maturities and update cash flow in case of outflows.

Financial Responsibility

1. Accountable for the growth of money market arbitrage income and Trading income from Securities,
2. Off balance sheet securities dealing income .

Person Specifications

Education & Training

1. A bachelor's degree in a business-related course
2. ACI certification is a MUST.

Skills & Experience

1. A clear understanding of financial market
2. Excellent numeric skills
3. Money market analytical skills
4. A good understanding of treasury and general bank products.

Business Behaviours

1. Good interpersonal and communication skills
2. Good negotiation skills
3. A High level of integrity
4. Relationship management 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 Friday, 7th June 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.