

Drive Business Growth with Us



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 qualified, versatile, and self-driven individuals for the position stated below.

Job Title: Business Banker (North)

Department: Mortgage & Consumer Banking
Reports To: Branch Manager
Grade: HFB 4A
Direct Reports: None

Interacts/interfaces with:

- Internal** - Business Banking Teams|Branch Managers
BIB Department|Credit Department|Legal Department
- External** - Customers

Job Purpose

Provide a pro-active business banking sales and service management function that will retain and grow a portfolio of SME customers by identifying and implementing value adding and specialized financial product solutions from a range of standard and/or customized offering.

Key Result Areas

1. The Business Banker will ensure adherence to the service standards and provide excellent customer service.
2. Receive and verify customer documents for account opening, loan facilities, account amendments and any other customer instruction.
3. Acquire new business relationships and accounts while growing the portfolio balance sheet as per set targets.
4. Manage credit and operational risk in account opening and loan processing.
5. Manage the loan portfolio through active participation in branch Credit Committee meetings, monitor/manage pre-Non-Performing Loans (NPLs) and fully recover bank funds.
6. Develop and execute an operational plan to support the branch and the Bank's overall business strategies while delivering targeted achievements on business and institutional client growth, fees/commission, and interest income.
7. Ensure the provision of adequate and efficient relationship management to business and institutional clients, in terms of quick transaction turnaround and resolution of their queries/problems.

8. Provide timely professional direction/advice on all business and institutional client matters within the Branch/Bank.

Financial Responsibility

Financials: Performance on the following variables.

1. Transaction Disbursement Volumes
2. New-to-Bank client acquisition
3. Lending growth within targeted segments
4. Liabilities growth within targeted segments
5. Non-Interest Income (Fees and Commissions)
6. Interest Income (on all business/institution-related lending disbursements): Yield and Margin
7. Portfolio quality

Education & Training:

A bachelor's degree in business studies or a related field from a recognized university

Skills & Experience:

1. A minimum of two years sales experience in branch business banking
2. Good knowledge of the Business Banking value proposition
3. Knowledge of risk management and credit principles of banking
4. Understanding of financial statements.
5. Strong numeracy skills
6. Business and financial advisory skills
7. Credit and Financial Analysis skills
8. Strong communication skills

Business Behaviours:

1. Ability to adhere to all reporting and record-keeping requirements as outlined by Branch Management, head office stakeholders and duly mandated external parties to ensure compliance to internal and regulatory standards.
2. Managing the end-to-end process for all account relationships opened and credit applications initiated to ensure a smooth deal flow whilst meeting / exceeding revenue targets
3. Excellent inter-personal skills to enable interaction and the establishment of positive relationships with all Bank employees and support departments.
4. Able to maintain professional internal and external relationships that meet the Bank's core values.

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 **Monday 14th October 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 take 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.**