

# EXCITING CAREER OPPORTUNITY

**Job Title: Relationship Manager Home Loans**



**Housing  
Finance  
Bank**

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.

**Department:** Mortgage & Consumer Banking

**Reports To:** Manager Home Loans

**Grade:** HFB 5A

**Direct Reports:** None

**Interacts/interfaces with:**

**Internal** - Personal banking Teams  
Branch Teams  
Credit Teams

**External** - Key Customers  
HFB Business Partners

**Job Purpose**

- The Relationship Manager Home Loans is accountable for the growth of 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.
- He/she will offer mortgage customers banking and financial advisory services to achieve sales performance against targets, examine growth opportunities, enable sales improvements & product mix development.

**Key Result Areas**

1. Maintain relationships with customers and ensure that services delivered meet client expectations.
2. Assess credit requests in conjunction with the credit department in line with the banks credit standards, policies, procedures, and practices and recommend action to the credit department and committee.
3. Initiate and coordinate development of action plans to penetrate new markets.
4. Perform, promote, and maintain the highest standards of customer service in order to maximize returns from exist from existing relationships.

5. Develop and implement business growth strategies as necessary to maximize consumer banking profitable sales of all bank products & services. This will include developing direct customer contact and relationships with the segment account holders.
6. Carry out sales visits to existing & potential top clients, identify sales leads, and report on your home loan portfolio.
7. 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`
8. Any other duty as maybe assigned by the bank

**Financial Responsibility**

Responsible for Home Loans sales & financial targets as will be agreed using different parameters especially on customer numbers, Liabilities, Assets, and revenue growth.

Responsible for controlling costs to within agreed Sales budget.

**Person specifications**

**Education & Training:**

1. A Honors degree in Finance, Commerce, Business Administration, Economics, Statistics, Management or any relevant field.
2. Possession of a Certified banking qualification or master's degree in a relevant field would be an added advantage.  
Relevant practical training in business growth in the financial services sector

**Skills & Experience:**

1. Must have critical thinking, analytical, attention to detail and problem-solving skills.
2. Good communication skills both verbal & written
3. A minimum of 3 years' experience in a Banking or similar environment
4. Must have a good understanding about consumer banking product features, pricing, benefits, positioning, design, and promotions.
5. Advanced, computer literacy, numerical skills, and statistical skills.
6. Interpersonal relationship skills, Assertive, "self-starter" personality that is energetic and a natural net worker.
7. Team player, ability to work under pressure and in position to exercise excellent judgment.

**Business Behaviours:**

1. The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
2. Ability to build functioning working relationships across organizational and cultural boundaries.
3. Takes clear accountability and focuses on delivery of broader sales targets.

5. Ability to demonstrate positive image and role model HFB's values and leadership behaviors.
6. Must be a person of impeccable integrity.

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 29th November 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](mailto:Recruitment@housingfinance.co.ug)

**DO NOT HAND DELIVER YOUR APPLICATION**

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.**