

Exciting Career Opportunity

Job Title • Manager Home Loans (1)



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 individual for the position stated below.

Manager Home Loans (1)

Department: Mortgage & Consumer Banking

Reports To: Head Mortgage & Consumer Banking

Grade: HFB 7B

Direct Reports:

Direct - Relationship Managers Home Loans

Indirect - Personal Bankers

- HNI and Diaspora Relationship Managers

- Direct Sales Officers

Interacts/Interfaces with:

Internal - Consumer Banking Team

- Branch Team

- Credit Team

- Product Team

- HNI & Diaspora Team

External - Key Customers

- Service providers

- Developers

- Partners

Job Purpose:

- The role holder will be a product manager for home loans with accountability for developing marketing plans to improve home loans service and generate high sales volume. He/she will be in charge of activities such as the concept design, research activities, and sales goals of the home loans products & service.
- In this position, the product manager will work with individuals from across the Mortgage & consumer banking department to identify and define target market segments, market requirements, key business strategies and the competitive environment for HFB’s niche portfolio.

Key Result Areas:

1. In coordination with the Mortgage & consumer Banking Team, He/she will be responsible for managing the existing mortgage portfolio to ensure retention and portfolio quality.

2. Own the drafting and implementation of the consumer mortgage book growth strategy across the Bank.
3. Champion sales, portfolio growth, risk management, capacity building, stakeholder management and reporting, in alignment with the Bank’s strategy and vision/mission.
4. Monitor market trends and collect information from time to time, to identify potential areas for the development of new mortgage products, and the improvement of existing ones.
5. Manage key stakeholders such as developers, real estate associations, regulators, among others.
6. Provide regular feedback on product requirements for local markets, including product specifications functionality, pricing and translation needs.
7. Prepare and execute product launches and campaigns, to keep the Bank ahead as per the strategic objectives.
8. Champion capacity building across the Bank for mortgage products designed for individuals/consumers.
9. Assess customer needs and requirements for defined segments and target
10. Adhere to current compliance standards.
11. Drive conformance to Service Standards for both borrowing and non-borrowing customers.
12. Oversee innovations in the consumer mortgage space, to give the Bank a competitive edge in the marketplace.
13. Perform other duties as assigned.

Financial Responsibility:

- The role holder will be a product manager for home loans with accountability for driving mortgage sales, portfolio growth, portfolio quality, and profitability targets for the consumer mortgage products.
- Manage the costs associated with the consumer mortgage products, to achieve the expected profitability and product yield levels.

Person Specifications

Education & Training:

- A Degree in Banking, Commerce, Business Administration, Economics, Statistics, management or any relevant field.
- Possession of a Certified banking qualification or master’s degree in a relevant field would be an added advantage.
- Relevant Practical training in banking product management.

Skills & Experience:

- A minimum of 7 years’ experience in Banking, of which 2 must be in a supervisory role.
- Prior experience in managing or structuring mortgage transactions, for at least two years.

- This position requires a highly self-directed with independent judgment individual who is passionate about the fields of community development and banking.
- Must have critical thinking, analytical, attention to detail and problem-solving skills.
- Must have an in-depth understanding about banking product features, pricing, benefits, positioning, design and promotions.
- Highly organized and self-directed.
- Excellent communication and interpersonal skills.
- Proven ability to demonstrate and coach exceptional customer service.

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. Ability to demonstrate positive image and role model HFB’s values and leadership behaviours.
4. Must be a person of impeccable integrity.

Interested candidates should send 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 30th June 2025 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

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 MBs.
3. Please indicate the name of the position you are applying for in the subject.