



Do you have what it takes to manage and inspire a team to achieve great performance?

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;

Job Title: Branch Manager - Mbarara

Department: Mortgage & Consumer Banking

Reports To: Branch Distribution Manager

Grade: HFB 6C

Direct Reports: **Direct-** Branch Operations Manager, Customer Service Officer/Supervisor, Business Manager, Business Banker, Personal Banker
Indirect - Direct Sales Officer

Interacts/interfaces with:

Internal - Credit, Compliance, Operations, Legal, Marketing, Risk Management, Internal Audit

External - Bank's Customers

Job Purpose

To implement the branch distribution & optimization strategy in line with Business growth & development, risk management, customer experience, Digital transformation, staff engagement & financial performance objectives

Key Result Areas

1. Develop strategies to grow the branch's Liability base and asset portfolios in line with the Bank's strategy
2. Monitor the achievement of customer service rating in accordance with the bank set standards
3. Monitor and implement compliance of credit risk framework to keep portfolio asset quality within acceptable levels
4. Implement branch internal controls and procedures in line with the bank policy
5. Plan and coordinate the budgeting processes of the branch, monitor monthly performance of the budget, and initiate corrective action in case of any variances
6. Review, coordinate, monitor and authorize all the processes of opening, reactivation, adjustment, transfer, and closure of all accounts in line with bank policies/procedures, KYC guidelines, CRB and money laundering guidelines.
7. Conduct field visits and carry out the verification of loans to improve branch portfolio quality
8. Produce branch performance reports and present them to all stake holders for review in accordance to set standards.
9. Plan, review and monitor staff development and performance initiatives for branch staff in line with existing Human Resource policies.

Financial Responsibility

1. Develop strategies to grow the branch 's Liability base and Asset portfolios in line with the Bank's strategy
2. Cost management to optimize profitability at the branches

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.

Skills & Experience

1. Minimum of 5 years progressive experience in business growth and Branch operations, as well as progressive experience in credit
2. Sound Understanding of laws and regulations relating to lending in Financial Institutions.
3. High level of analytics and Business Intelligence to conduct an analysis on the market trends
4. Leadership skill, one should have managed a team before

Business Behaviours

1. Computer Literacy
2. Credit analysis
3. Marketing and Sales
4. Relationship management
5. Must have Collaboration Skills to build relationships and manage conflicts.

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, 12th July 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.