

Vacancy

Manager: Home Loans



Join Our Dynamic Team

The Home Loan Manager will be responsible for leading, coordinating, and overseeing the implementation and day-to-day operations of the Pension-Backed Home Loan Scheme (PBHL). The role ensures the effective origination, processing, approval, and administration of home loans in line with company policies, regulatory requirements, and service level standards.

Key Responsibilities

- Provide strategic leadership and operational oversight of the PBHL product from origination to disbursement and post-loan management.
- Ensure full compliance with regulatory requirements, scheme rules, and internal governance frameworks.
- Supervise and support loan processing, credit assessment, and customer service teams to ensure efficiency and accuracy.
- Drive stakeholder engagement to ensure smooth loan delivery.
- Monitor loan portfolio performance, risks, and operational bottlenecks, recommending process improvements.
- Prepare regular management reports and performance reviews for EXCO and Board Committees.

Job Requirements

- A bachelor's degree in a relevant field.
- A postgraduate qualification or professional certification (e.g., Credit Management, Project Management etc) will be an added advantage.
- At least 5 years of experience in home loan operations, mortgage finance, or retail credit management.
- At least 3 years in a supervisory or managerial role within a financial institution, fund administrator, or housing finance organization.
- Demonstrated experience in credit appraisal, loan origination processes, and housing development financing.
- Experience working with or managing pension-backed schemes will be an advantage.
- Valid driver's licence and willingness to travel for client engagements and roadshows.

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We Are Hiring!

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Key Skills & Competencies

We're looking for someone who brings:

- Strong understanding of home loan processes, credit appraisal and collateral management.
- Proven ability to lead, motivate, and develop high-performing teams to achieve operational excellence and service delivery targets.
- Strong financial analysis, problem-solving, and report-writing abilities that support sound, evidence-based decisions.
- Excellent interpersonal and communication skills with the ability to build productive relationships across internal and external stakeholders.
- Exceptional planning, coordination, and multitasking abilities to manage multiple projects, deadlines, and priorities effectively.
- Demonstrates professionalism, ethical conduct, and a proactive, solutions-driven mindset, focused on delivering measurable outcomes.

A comprehensive and fair remuneration is offered, aligned to skills and qualifications. Interested candidates should forward their resumes, accompanied by Certified Copies of ID, Educational Qualifications, including three contactable references, in strict confidence to:

Email: hr@firstcapitalnam.com

Closing date for applications: 6 November 2025

First Capital Treasury Solutions is an equal opportunity employer and encourages previously disadvantaged people and those with disabilities to apply.

The advert has minimum requirements listed. Management reserves the right to use additional/relevant information as criteria for shortlisting. Applicants who do not receive any response within three weeks after the closing date must accept that their applications were not considered favourable. FCTS regrets that it cannot return documents.

No late applications will be accepted.

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