

Branch Sales Executive - East Coast Area (Outsource Role)

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Company: Abu Dhabi Islamic Bank PJSC

Location: , , United Arab Emirates

Category: other-general

Role: BRANCH SALES EXECUTIVE Location: East Coast (Fujairah / Ras Al-Khaimah) Role

Purpose: To source Personal Finance Application from the local market and sourcing of business should be within ADIB permitted policy and procedure. Key Accountabilities of the role

Main Responsibilities

To source New to Bank Personal Finance, Covered Cards, Auto & Takaful products to the specified target segment and achieve or exceed the assigned target.

To prepare & maintain DSR (Daily Sales Report) for the entire visited customers & company visits.

Create and maintain good relationship with all the business entities / individuals where the business sourced.

To visit potential companies / institutions, to finalize business deals within the targeted turnaround time based on ADIB policy & procedure and give feedback to RSS.

Full awareness on product knowledge and implementing them at all times.

Deliver a timely prompt service to the Customers.

Adhere with stipulated office timing, follow strictly, secrecy norms, maintain data confidentiality & be presentable.

DSR should be submitted to the respective Branch Manager by end of day with complete

details.

The above will be observed and non-compliance will be escalated.

Regular / Occasional Responsibilities

Prepare and review Standard Credit Application and ensure all information provided are accurate and ensure authenticity of the critical documents (i.e. Cheque, Copies of: Bank Statement, Passport, Emirates ID, Salary certificate etc.) prior sending to PU for processing.

To ensure that all applications submitted are error free and rectify the error in case of any.

Follow the approval process and escalate the delay to BM/OSM, if any.

Execute Murabaha contract with the customer representing ADIB, and prepare the file as per the check list, forward card allocation for card issuance through the coordinators within 24 hours of completing signing formalities with customer.

Check the Finance disbursement and notify the BM/OSM in case of delay.

To maintain a good rapport with Inter-department / peers by ensuring a smooth flow of business.

To participate in activities assigned by your BM/OSM /line manager during promotions.

Initiate cross-sell other banking products on best efforts basis (when required).

Escalate customer complaints to the supervisor level immediately, if any.

Specialist Skills / Technical Knowledge Required for this role:

Broad knowledge of ADIB's PF and other RBG products & services.

Fair knowledge of service standards, Sales skills and Computer skills.

Good Knowledge of UAE banking practices, regulations & risks.

Thorough Knowledge of all the Regulations issued by Central Bank of UAE

General awareness of competitors in the local market.

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