

# United Arab Emirates Jobs Expertini®

**Director- Mortgage Service | First Abu Dhabi Bank (FAB) Dubai**

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Company: First Abu Dhabi Bank (FAB)

Location: dubai

Category: other-general

Director- Mortgage Service | First Abu Dhabi Bank (FAB) Dubai

FAB, the UAE's largest bank and one of the world's largest financial institutions offers a an extensive range of tailor-made solutions, and products and services, to provide a customised banking experience. Through its strategic offerings, it looks to meet the banking needs of customers across the world via its market-leading Corporate and Investment Banking and Personal Banking franchises.

First Abu Dhabi Bank is an inclusive environment where each person values the experiences, perspectives, ideas and beliefs of others. We're in a unique position to learn from all our colleagues, combining international experience with deep cultural knowledge and local expertise. At FAB, you'll have the support of your team and a strong relationship with your line manager, who will trust you with responsibility and recognize your good performance. As we embrace different ways of seeing the world, listening to each other and respecting different viewpoints, we grow stronger – together.

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Generic And Job Specific Accountabilities

Manage the complete Elite portfolio of clients having mortgage facility.

To achieve monthly assigned targets as per KPI.

Generating Analytical and Financial reports and different business analysis application to determine credit worthiness and the degree of risk involved in extending credit by evaluating client financial position.

Communicating a view point of economy and market.

Engages in regular research and reading to stay apprised about the state of the UAE economy, global financial markets, and general current events.

Presents new opportunities and related analysis to the management.

Uses complex financial models to project future earning and profit potential and uses this data to inform decisions and proposals.

Meets with an investment team, including analysts and other managers, to stay up-to-date about market situations and company decisions that may impact one another.

Assist in maximizing revenue and customer value from assigned portfolio.

Identify and develop the planning techniques for the sake of business growth in terms of overcoming obstacles to cope with bank policies and procedures and market conditions in order to deliver unique positive outcomes.

Ability to transit and improve essential energy and capacity in the workplace to build and manage client portfolio base effectively.

Ensure all proposals approved are reviewed and all requirements are met as per sanction terms.

Assist growth of business & client relationships in a competitive environment through effective key awareness of market demands.

Coordinate with other units & departments (Legal etc.) as required to ensure and facilitate smooth processing / approvals and disbursements of facilities.

Execute any special task / assignments allocated by management as per delegation.

Proactive action in coordination with concerned department for past dues / non performing accounts and recommendation for rescheduling, interest rates etc. to ensure minimizing of any provision built up or classification.

Maintain professionalism and effective communication with colleagues within unit and provide suggestions for improvement to increase operational quality and efficiency in work resulting in best customer service.

Provide timely support to Head of Real Estate and Centre Team Leaders in monitoring and assisting in increasing the portfolio of Mortgage /Real Estate business.

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