

United Arab Emirates Jobs Expertini®

Senior Officer – Foreign Exchange Product | Dubai Islamic Bank Dubai

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Company: Dubai Islamic Bank

Location: Dubai

Category: other-general

Senior Officer – Foreign Exchange Product | Dubai Islamic Bank Dubai

Dubai Islamic Bank (Public Joint Stock Company) is the world's first Islamic bank founded in 1975. Dubai Islamic Bank combines the best of traditional Islamic values with technology and innovation in order to position for sustainable success. Dubai Islamic Bank (Public Joint Stock Company) has established itself as the undisputed leader in Islamic Banking & Finance arena with a footprint spanning across multiple countries in various continents. With over 5 million customers and 500+ branches across the world, Dubai Islamic Bank has successfully turned the niche segment of Islamic Banking into a mainstream industry that is recognized across the globe.

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Key Responsibilities

- Supervise foreign exchange cash exchange business proposition and business profitability, in line with department's policies and procedures.
- Monitor business activity across distribution network and assist branch staff to ensure revenue target is achieved.
- Support in developing and executing new business ideas/propositions, cross sell plans, process enhancements and system enhancements for the business, in order to optimize business growth.
- Conduct periodic branch visits to provide required business support and product training to branch staff.

- Ensure delivery of competitively priced products and services by constantly reviewing and optimizing product pricing (through market research) in consultation with exchange houses (and treasury, if applicable).
- Review and enhance customer experience through digital methods by introducing online order placement capability for buying / selling foreign currency notes.
- Identify and implement cost reduction opportunities to enhance business profitability
- Own end-to-end product life-cycle (research, pilot, develop & manage) and engage with stakeholders to deliver on planned activities and timelines.
- Liaise with internal and external stakeholders efficiently and effectively, in order to maximize and optimize the business opportunities.
- Support in developing value driven incentive scheme for foreign currency cash sales for distribution team to optimize channel productivity.
- Monitor competitor activity (by conducting periodic market scanning) and implement effective actions to counter competition to ensure achievement of business strategic goals.
- Monitor foreign currency positions (daily and overnight holdings) in order to avoid any risk loss.
- Prepare exchange rate reports and other MIS reports on periodic basis in order to ensure better control over Foreign Exchange business Operations.
- Ensure compliance with the approved policies, procedures, SLAs and regulatory requirements to maintain quality standards and ensure risk mitigation.
- Ensure all assigned tasks and projects are executed within the approved policies, procedures and SLAs of the department.

All the above accountabilities include but not limited to any additional/new tasks or responsibilities assigned by the line Manager.

Work Experience:

3-4 years of experience of Foreign Currency Cash Exchange Business in a Retail Bank or Exchange House.

Education:

Minimum Bachelor's degree

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