

# United Arab Emirates Jobs Expertini®

## Senior Product Manager

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Company: ADIB

Location: United Arab Emirates

Category: healthcare-practitioners-and-technical

### **Position: Senior Product Manager**

**Location: Abu Dhabi**

#### **Role Purpose:**

To lead and manage the performance of Home Finance, and real estate in general, products as per the bank's strategy.

The BD will implement strategy through the management of product financials, parameters, process, business development and marketing plans.

The Senior Product Manager will have end to end ownership of all aspects of the product performance.

The Senior product manager is also the sole owner of the product manual which needs to be kept up to date. This document will include all aspects of the product with required policy and procedures and approvals.

#### **Key Accountabilities of the role:**

##### **Responsibilities:**

##### **Financials:**

Generating client leads to finance a real estate property.

Counseling customer on market conditions, rates, prices, and mortgages.

Developing a competitive market price by comparing other competitive banks.

Creating lists for real estate sale properties, with information location, features, square footage, etc.

Building customer case, with all required documents as per ADIB TM/RAC.

Finalize deals with customer for signing facility offer letter, mortgage contract and other related documents.

Facilitating negotiations between buyers and sellers.

Reviewing purchase contracts to ensure terms are met.

Promoting properties with ads, listings, and open houses.

Preparing loyalty contracts, purchase agreements, rental agreements, deeds, and other documents for each real estate transaction.

Maintaining your real estate license and knowledge.

### **Products:**

Manage and prepare products (design, development, and enhancement) to ensure that products are in line with the market needs. Takes the lead in product innovation and marketing.

To develop and effectively cascade the bank's management strategy into Home Finance Department strategy and effectively translate it into business plans, products strategic initiatives, marketing, and business development steps to ensure vertical alignment and horizontal integration with other interfacing functional strategies.

Maintain product/credit programs and manuals up to date with necessary procedures and approvals. This document should cover all aspects of the product such as strategic partnerships, product description, sales channels distribution, third parties' agreements, lists of current business partners, org charts, financials, special product memos, etc.

Updating the product pricing document periodically reflecting market competitive position, variation of cost of funds and any other regulatory effects.

Maintaining a practical form of products' term sheets that can be used internally and externally with business partners.

Follow up on internal and Sharia audit point and maintaining a log of closed and opened items.

### **Policies, Systems, Processes & Procedures:**

Documenting and keeping all product policies and procedures manuals updated. Also ensure that these implemented and tested by the units through a well -documented key controls self-assessment process (KCSA).

Constantly working on enhancing the current process by identifying gaps and rooms of improvement including technology, WFS, CRM systems, etc.

Obtaining Sharia, Operations, and Legal approval, when necessary, on all P&P changes.

Set service level agreements by liaising with other internal departments like Credit, Sharia, Legal, MPM, and ensure best turnaround time for the customers.

Act promptly to either resolve directly or escalate to appropriate levels, any unresolved issues.

Act as customer service and experience ambassador by leading from the front.

### **Business Development:**

Provide market inelegance based on updated market scan and competitive position to fine tune business direction.

Transform strategy into business partnerships with mortgage brokers, Real Estate brokers, developers, evaluators, land departments, government programs, title transfer officers and solicitors through MOU signing process.

Following up on relative units and departments, externally and internally to achieve the objectives of strategic partnerships.

Identify and suggest ADIB participation in industry events and project financing such as cityscapes and IPS.

Initiate networking events and set an attractive agenda for the same such as the broker's event.

Set up a training program for business partners internally and externally to introduce current products and product enhancement with any major promotions.

Establish current channels distribution ratios and evaluate enhancement activities such as referrals incentive and pay out on volumes.

**Marketing:**

Work closely with the marketing team to develop product collateral such as FAQ flyers, Customer application forms, declaration forms, product feature flyers, customer letters, etc.

Work on enhancing and maintaining home finance micro site.

Establish and manage a product marketing plan throughout the year including ATL, e marketing, SEM, IP targeting and others.

Initiate promotion plans based on the product strategy such as radio ads, street panels, SMS campaigns, TV ads, in flight ads, etc.

**Results required:**

Work closely with the head of product to cascade the budget to all the components of the product.

Monitor monthly product revenue and expenditure against established budgets and understand/manage variances to budget and prior period.

Track product performance on a monthly basis in order to ensure the achievement of our strategic financials' objectives. Issue a business letter and implement a performance metrics.

Prepare and renew product/credit program on a yearly basis that is aligned with the business goals.

Prepare and implement HF assets product strategies, plans and programs and to monitor product revenue and expenditure against budget/targets.

Influencing strategic business decisions on business targets.

Understand and remove the obstacles to providing best in class customer experience.

Work with Risk team to keep ADIB HF Credit Policies / programs parameter up to date.

Renew and maintain all policy changes and amends including Programs.

In charge of all analytics and figures related to the portfolio including FTP, Customer Rate, delinquencies.

Recommend pricing / charges based on market scan and market analysis for each product to ensure that the recommended pricing strategy is consistent with the product strategy.

Implement new product proposals and align policies procedures and process flow in coordination with Sharia, Legal, ITD, ICD, CRM, WFO and Marketing departments.

Prepare operation manuals for orientation sessions for internal staff knowledge on new products and new roles.

Initiate of new process and review of existing process and enhancements by liaising and follow up with other support departments to get the products approved and implemented.

Initiation of new SLAs and Internal memos with other departments.

Ensure compliance of the Islamic banking products and coordinate the same with the Bank Sharia Advisor.

Review of existing process upon issuance of any new laws or regulations raised by the Bank or Central Bank.

Propose and manage product communication and implement the same in line with the Bank's standard of communication through all the delivery channels.

Develop the following sales channel: Mortgage and real estate brokers, Governmental program, Developers.

Prepare training programs to HF ROs / RMs, and orientations for ADIB new joiners.

Responsible for liaising with Sales TLs / RMs and the Credit Department to achieve the maximum market penetration in our target customer segment.

Ensure ADIB maintenance of presence among industry partners with a strong offering and well delivered products and services.

Strong ADIB presence and brand

E channels are working for ADIB HF business generations with taps and controls on each

channel

Attract and reach new segments and markets that unreachable with traditional market tools.

**Specialist Skills / Technical Knowledge Required for this role:**

Bachelor's degree in business with preferably a specialization in Finance or Accounting.

8 - 10 years relevant experience in the banking sector.

Understand Real Estate market / industry dynamics and key drivers of change in market conditions.

Good knowledge of UAE Banking practices, regulations, and risks.

Good planning, organization, interpersonal and communication skills.

MIS Skills

Project management skills.

Time management skills.

PC literate with exceptional analytical skills

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