

United Arab Emirates Jobs Expertini®

Senior Program Manager - Home Finance United Arab Emirates Posted on 12/07/2022

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Company: Abu Dhabi Islamic Bank PJSC

Location: , , United Arab Emirates

Category: other-general

Position: Senior Program Manager - Home Finance

Location: Dubai

Role Purpose:

To support the Head of Product Management to manage the performance of Home Finance, products as per the bank's strategy including but not limited to product marketing, process improvement, revising risk and operational processes.

Role also involves overseeing the Business Development activity through the tie up and collaboration with Government Housing Programs, Land Departments, Developers, Mortgage brokers.

Responsibilities:

Financials:

Work with the head of product on the preparation and the recommendation of products budget and monitor financial performance versus the budget so that the business is aware of anticipated costs/ revenues, and areas of unsatisfactory performance are identified, rectified promptly and potential performance improvement opportunities are capitalized upon.

Design and test financial models to forecast new products feasibilities based on practical

business assumption and empirical data.

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.

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

Business Development:

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.

Marketing:

Liaise with Marketing Team on advertising campaigns.

Track effectiveness of HF product & marketing campaigns

Roll out of new products & campaigns to the branch network, call center and sales teams

Results expected:

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.

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

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.

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.

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 channels.

Governmental Housing programmes

Mortgage and real estate brokers

Developers

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

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 with minimum 3 years in any area of Home Finance Product/ Policy/ Marketing/ Business Development or Operations

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

Understanding of workings of various Government Housing Programs operating the UAE

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

Good planning, organization, interpersonal and communication skills.

Good with drafting approval memos, preparing presentations and external communication.

MIS Skills

Project management skills.

Time management skills.

PC literate with exceptional analytical skills

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