



OMAN HOUSING BANK (S.A.O.C)

بنك الإسكان العماني (ش.م.ع.م.)

Job Description

Job	Head of Business	Division	-
Department		Reporting To	CEO

Job Objectives

Lead and direct all activities in the Business function to support the banking strategy by overseeing business development and products, sales and distribution and ensure high level of service quality is provided to the customer while focusing on improving profits and growth for the Organization by expanding market share. .

Duties & Responsibilities

Strategic	<ul style="list-style-type: none">• Understand the Bank's goals, strategy, business plan and purpose, to enhance growth• Oversee the business development and product unit to maintain effective relationships with customers, and recommend appropriate products and initiate growth for the Bank• Actively develop and promote the growth of the retail business across various geographic areas• Ensure that there is an ongoing collaboration with Head of Strategy and Experience to strategize sales opportunities• Plan, execute, and follow-up on organizational and in-branch events to drive sales initiatives• Directs all efforts to identify business needs and recommendations for products and solutions• Promote current and potential needs of customers/prospects including cash management products and services with a goal of increasing product penetration and market outreach
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	<ul style="list-style-type: none"> • Oversee market analysis and research on business trends to enhance new services and products • Ensure compliance with the Bank's law, policies, and procedures within the function • Align with other Functional Heads on the marketing strategy to achieve sales target of the Bank • Oversee service quality to maintain and retain Bank customers • Manage key stakeholders' relationships • Act as a coach and mentor to the Function's Managers and exert effective team building with the ability to motivate and lead a team • Set overall KPIs and targets for the Function in line with Bank's performance targets and ensure appropriate cascading to the departments and their achievement
<p>Management & Execution</p>	<ul style="list-style-type: none"> • Develop and implement Business strategies and initiatives aligned with the overall business strategy • Develop and monitor overall Business strategies, systems, tactics and procedures across the organization • Proven working experience as Business Manager or other Business Executive • Conducts research and analysis of organizational trends including review of reports and metrics from the organizations.
<p>People Management</p>	<ul style="list-style-type: none"> • Manage the performance, motivation and development of individuals within the team. • Act as a mentor for juniors in the team. • Set job objectives, perform timely review to measure performance, and identify staff development and training needs.
<p>Background Knowledge & Experience</p>	



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<p>Minimum Level</p>	<ul style="list-style-type: none"> • Bachelor Degree in business or any relevant. • Master's Degree / MBA is preferred
<p>Professional Qualifications</p>	<ul style="list-style-type: none"> • professional certificate relevant to the field preferred
<p>Background</p>	<ul style="list-style-type: none"> • Minimum 10 years of experience in banking industry or a financial institution • Strong operational background with 4-6 years' experience in a senior management role related to business development or sales experience
<p>Areas of Competency</p>	
<p>Behavioral</p>	<ul style="list-style-type: none"> • Worked in a multi-complex operations environment • Proven Leadership and Management Skills • Excellent People Management skills. • Team Player • Has a "Can do attitude" • Excellent Communication and Interpersonal skills • Service Quality Oriented • Leadership, team management, developing and mentoring • High level influencing and interpersonal skills • Relationship building, negotiation, problem solving and trouble shooting • critical thinking and problem solving skills • planning and organizing • decision-making • communication skills • persuasiveness • negotiation



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	<ul style="list-style-type: none">• conflict management• adaptability
Operational	<ul style="list-style-type: none">• Excellent communication and people skills• Comprehensive understanding of marketing analytics platforms and data with an eye for creativity• Experience in negotiations• Experience with business planning processes and budget management• Ability to strategize and solve problems• Strong social media and content marketing acumen• Analytical skills and forecasting methods• Promotes cooperation and commitment within a team• Attention to accuracy and detail• Excellent project management skills with the ability to coordinate tasks between Bank Functions/departments for a common goal