

01	Position / Job Title	Cluster Recovery Officer (OG-II)
	Reporting to	Wing Head – Small & Medium Recovery Wing
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC • Candidates having Master's Degree and / or any other relevant professional qualification will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 02 years of working experience with Financial Institution with at least 01 year in Commercial / Corporate / SME / Recovery of Commercial or SME Loans / Credit Risk Management • Candidates having experience of relevant litigation will be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Excellent communication & negotiation skills • Sound Knowledge of MS Office suite • Good analytical skills with attention to detail
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To provide input in formulating strategy for the recovery targets assigned by the competent authority • To be responsible for recovery of various loans, including but not limited to SME, Commercial, Agriculture, Non Program based Products and Islamic • To conduct meetings with respective Branch Managers, Wing Head SME Portfolio and Regional Management with regards to defaulters and litigation matters • To review portfolio and coordinate with customers for recovery of loans and maintain recovery sheets and MIS • To coordinate / follow up with borrowers for timely payment of monthly / quarterly installments • To conduct meetings with defaulters, Legal Division and External Agencies (to be done in coordination with Wing Head) to resolve any issues that may arise in recovery of NPL Accounts • To conduct discussions with respective Wing Head on monthly performance and outstanding recoveries and smooth working of respective Group • To ensure that recovery targets set by the management are achieved and relevant provisions of the SBP PRs, Recovery Policy / Credit Policy Manual are being adhered during settlement and restructuring of accounts • To negotiate potential settlement with defaulters in coordination of Wing Head • To follow-up with branches for charge off • To ensure all Audit requirements and observations are addressed (both internal and external) and implement measures to minimize and curtail recurrence • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Sargodha