

<b>01</b>	<b>Position / Job Title</b>	<b>Cluster Recovery Officer (OG-I)</b>
	<b>Reporting to</b>	Wing Head – Small & Medium Recovery Wing
	<b>Educational / Professional Qualification</b>	<ul style="list-style-type: none"> <li>• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC</li> <li>• Candidates having Master’s Degree and / or any other relevant professional qualification will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 04 years of working experience with Financial Institution with at least 02 years in Commercial / Corporate / SME / Credit Risk Management / Recovery of Commercial or SME Loans</li> <li>• Candidates having experience of relevant litigation will be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Excellent communication &amp; negotiation skills</li> <li>• Proficient in use of MS Office suite</li> <li>• Good analytical skills with attention to detail</li> <li>• Ability to manage team</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>• To provide input in formulating strategy for the recovery targets assigned by the competent authority</li> <li>• To be responsible for recovery of various loans, including but not limited to SME, Commercial, Agriculture, Non Program based Products and Islamic</li> <li>• To conduct meetings with respective Branch Managers, Wing Head SME Portfolio and Regional Management with regards to defaulters and litigation matters</li> <li>• To review portfolio and coordinate with customers for recovery of loans and maintain recovery sheets and MIS</li> <li>• To coordinate / follow up with borrowers for timely payment of monthly / quarterly installments</li> <li>• 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</li> <li>• To conduct discussions with respective Wing Head on monthly performance and outstanding recoveries and smooth working of respective Group</li> <li>• 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</li> <li>• To negotiate potential settlement with defaulters in coordination of Wing Head</li> <li>• To follow-up with branches for charge off</li> <li>• To ensure all Audit requirements and observations are addressed (both internal and external) and implement measures to minimize and curtail recurrence</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Faisalabad, Mirpurkhas and Multan