01	Position / Job Title	Credit Analyst (OG-I / AVP)
	Reporting to	Wing Head – Credit Policy Wing
	Educational /Professional Qualification	• Minimum Graduation or equivalent from a local or international university / college / institute recognized by HEC • Candidates having Master's degree and / or any other relevant certification(s) will be preferred
	Experience	• Minimum 04 years of banking experience in Corporate and / or Commercial and / or SME banking, either on the business side or risk management side, Islamic and Conventional • Candidates having experience of working in large scale banks will be preferred
	Other Skills / Expertise / Knowledge Required	• Financial Statement and credit analysis skills • Sound knowledge of SME, Commercial and Corporate financing products • Awareness of SBP Prudential Regulations • Good Interpersonal skills and business acumen • MS Office
	Outline of Main Duties / Responsibilities	• To analyze the borrower's financial health by horizontal and vertical analysis of the financial statements • To identify inconsistencies, gap, weaknesses in credit proposals and risks associated with financing in light of the Bank's policy and procedures • To verify if the borrowers is up-to-date with the mark-up payment and the principal installment • To assist in analyzing credit proposals, to identify risks and suggest rectification measures as per Bank's credit policy manual / regulators requirements • To update the status of pending issues with respect to credit requests. Incorporate changes as advised by Senior Credit Officer • To prepare MIS pertaining to credit request for onward submission to the Senior Credit Officer • To ensure credit facilities are properly structured and there is no violation of the internal and external regulations / policies • To assist in internal / external audits • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi