

<b>01</b>	<b>Position / Job Title</b>	<b>Credit Officer (OG-II / OG-I)</b>
	<b>Reporting to</b>	Regional Executive Credit – Credit Risk Management
	<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 HEC, preferably accounting or finance background</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>At least 02 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</li> <li>Candidates having experience of working in large scale banks will be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Financial Statement and credit analysis skills</li> <li>Sound knowledge of SME, Commercial and Corporate financing products</li> <li>Awareness of SBP Prudential Regulations</li> <li>Good Interpersonal skills and business acumen</li> <li>MS Office</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To review the risk rating, to each borrower, at the time of fresh financing, enhancement, renewal and rescheduling / restructuring</li> <li>To ensure the proposals falling beyond the powers are forwarded to Regional Office after ensuring that proposals are complete in all respects, associated risks have been identified and appropriate risk mitigates are in place</li> <li>To review and sanction / recommend structured loans jointly with Branch sales and Service Manager within their discretionary powers</li> <li>To monitor all retail accounts after disbursement for any significant adverse change in the risk profile of borrower / conduct of account and taking remedial measures</li> <li>To follow up of cases under litigation / stuck-up accounts with relevant legal advisor</li> <li>To seek approval for settlement / restructuring / rescheduling of cases as per SBP / bank's instructions / Product Program</li> <li>To assess and meet training needs of Credit Staff</li> <li>To follow-up cases of violations / exceptions relating to Credit referred by the Head Office with the concerned Borrower for early rectification, and ensure that all error-free returns relating to Advances / Finances duly signed by Branch Manager are submitted to Regional Head on time</li> <li>To ensure timely and effective processing of all credit proposals and loan applications in respect of Retail and Agricultural borrowers</li> <li>To ensure timely submitted of periodic statement related to credit</li> <li>To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Bannu