

01	Position / Job Title	Head - Commercial Center (VP)
	Reporting to	National Business Head
	Educational / Professional Qualification	• Minimum Graduation or equivalent from a local or international university / College / Institute recognized by the HEC • Candidates having a Master's degree from HEC recognized university / institution will be preferred
	Experience	• Minimum 10 years of banking experience, out of which at least 5 years as Team Leader / Unit Head / Regional Manager / Business Head in business lending, specifically in Commercial Financing and / or SME and / or Corporate Banking or in a similar role
	Other Skills / Expertise / Knowledge Required	• Sales management & strong interpersonal skills • Ability to lead a team • Ability to work under pressure • Geographical knowledge of the place of posting • Strong communication, presentation and decision making skills • Sound knowledge of banking and lending products • Proficient in MS Office suite (Word, PowerPoint & Excel) • In-depth knowledge of SBP Prudential Regulations and regulatory requirements related to Commercial & SME lending
	Outline of Main Duties / Responsibilities	• To lead and manage Commercial Center responsible for developing, maintaining, and growing a diversified lending portfolio. The role involves driving business growth, ensuring asset quality, overseeing credit and recovery functions, and providing leadership to a team of relationship managers and support staff while ensuring adherence to regulatory and bank policies • To develop and implement business strategies to grow quality assets in alignment with organizational goals • To lead the Commercial Center to achieve assigned business and profitability targets for funded and non-funded facilities • To conduct market analysis to identify new business opportunities and potential high value clients within the area • To recommend for the approval of credit exposure for ETBs / NTBs • To regularly review the financial health and performance of clients to identify potential risks and opportunities • To conduct periodic client visits and provide updates to the management on portfolio performance • To assist National Business Head & HOK team for effective and efficient processing of commercial loans • To supervise and guide a team of Relationship Managers to achieve individual and collective business goals • To provide coaching, mentoring and performance feedback to build team capability and ensure professional growth • To ensure credit facilities are approved within the risk appetite of the bank • To ensure adherence to internal credit policies, SBP regulations, and AML/KYC guidelines • To collaborate with internal stakeholders to provide seamless client service • To achieve financial and non-financial targets, including revenue, portfolio growth, and client satisfaction • To contribute to the bank's overall strategy by meeting Key Performance Indicators (KPIs) • To track early warning signals and initiate remedial measures for accounts showing stress • To actively monitor and manage classified and watch list portfolio to minimize credit losses

		• To engage with clients for restructuring, settlement or recovery of overdue exposure • To coordinate with recovery, SAMG and legal teams for resolution strategies, including negotiated settlements, rescheduling or legal action including transfer of relationship process of loss accounts to SAMG • To work closely with internal stakeholders such as Credit Risk, Operations, Treasury and recovery unit • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi, Sialkot and Faisalabad