

01	Position / Job Title	Regional Executive – Credit (AVP / VP)
	Reporting to	Credit Hub Head – Credit Risk Management
	Educational / Professional Qualification	<ul style="list-style-type: none"> • 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) including CFA will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 06 years of banking experience, out of which 03 years in Credit processing / approval in a risk management role and / or relationship management in SME / Commercial / Agri segments in Islamic and / or Conventional banking
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Excellent credit risk assessment skills • Ability to understand and analyze financial statements of the borrowers • Thorough knowledge of credit limits / asset products of banks and credit limit structuring • Superior knowledge of SBP’s Prudential Regulations • Credit administration including securities and legal documentation requirements • MS Office • Problem Solving & Decision Making • Adaptability & Negotiation Skills • Leadership & People Management • Market Knowledge
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To approve credit proposals within defined delegated powers and to recommend proposals falling beyond RE-Credit powers to approval authorities as per bank’s approved delegation level, policy and procedures laid down in SBP Prudential Regulations / guidelines and all Policies Circulars issued from time to time by Head Office (Conventional & Islamic) • To issue sanction advices of the cases approved by Regional Setup / Head Office to concerned branches jointly with business • To monitor borrower’s accounts after disbursement for immediate picking-up early warning signals and to advise / recommend / remedial measures to Branch Manager to endeavor to restrict their movement towards classified category (Conventional & Islamic) • To approve / seek approval for settlement / restructuring / rescheduling of cases as per SBP / banks’ instructions / recovery policy jointly with Special Asset Management Group • To perform oversight and monitoring of branches with in the region to ensure compliance with applicable policies and procedures of credit • To monitor the credit portfolio through credit returns and ensure its timely submission • To follow up on cases under litigation / stuck-up accounts; and Liaising with Head Office for handling credit related matters and remedial of other audit observations / findings • To visit customer’s place to have inside view of the business performance • To coordinate and support business group to improve the quality of proposals and ensure all necessary information are provided and incorporated in Credit Policy • To maintain and update MIS and staff data and share with different quarters as and when needed • To ensure compliance of Banking Laws, Regulations, Banking instructions and procedures • To maintain all files / documentations and ensure comprehensive records maintenance related to daily credit operations

		<ul style="list-style-type: none"> • To ensure Audit requirements and observations related to their own area are addressed (both internal and external) and implement measures to minimize and curtail recurrence • To ensure all processes are completed within the specified TAT • To ensure all SOPs are followed as per policies and procedure of the Bank • To provide support and advise of the GM for smooth operations of branches and achievement of business credit and customer service objectives of the region • To assist and support Hub Credit Head and Senior Credit Officer on credit review, assessment and monitoring • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	DG Khan, Gujranwala, Sargodha, Sheikhpura and Vehari