

01	Position / Job Title	Relationship Manager – Asset Rehabilitation and Recoveries (OG-II)
	Reporting to	Wing Head – Asset Rehabilitation Wing
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC • Candidates having Master's degree and / or any other relevant professional qualification will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 02 years of banking experience, out of which 01 year in managing and / or dealing with recovery portfolio • Candidates having experience of corporate or commercial banking (business or risk) or relevant litigation will be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Sound knowledge of retail, SME and Agri financing • Awareness of SBP Prudential Regulations • Good communication, interpersonal and analytical skills • Effective team player • Service oriented Proficiency in Windows and MS-Office (Word, PowerPoint and Excel) • Ability to prioritize and accomplish tasks with strict deadlines
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To assist in developing and implementing strategy for remedial management of a non-performing portfolio of the Bank • To prepare proposals for out of court settlements / rehabilitation / restructuring / rescheduling for approval • To analyze portfolio for write off / waiver cases and process for approval • To implement approved rescheduling / restructuring in accordance with Bank's policy and State Bank of Pakistan's regulations • To conduct financial review of tagged accounts for identification of relevant risks and opportunities to help in credit decision making • To conduct legal review of accounts in coordination with Legal Division / Credit Administration Division to prepare action plan and execution where required • To make client calls in coordination with respective head and maintain the call plan / logs accordingly in order to maintain the auditable trail • To prepare various MIS related to the assigned portfolio • To ensure compliance with all external (State Bank of Pakistan's Prudential Regulations) and internal (credit policies, etc.) regulatory requirements • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi