01	Position / Job Title	Relationship Manager Corporate (OG-I / AVP)
	Reporting to	Unit Head Corporate
	Educational / Professional Qualification	• Minimum Graduation or equivalent in Finance / Accounting / Economics / Commerce from a local or international university / college / institute recognized by the HEC • Candidates having a Master's degree and / or Islamic Banking certification or degree / diploma (NIBAF) will be preferred
	Experience	• Minimum 03 years of banking experience as relationship manager / relationship associate / relationship officer / credit officer in Corporate and / or Commercial and / or SME in Assets • Candidates with understanding of financial analysis such as Balance sheet / Profit and Loss analysis would be preferred
	Other Skills / Expertise / Knowledge Required	• People management skills • Knowledge of banking products, policies and procedures • Strong written & verbal communication skills • Proficient in MS Office Suite • Good understanding of Islamic banking practices / products • Good negotiation skills • Ability to manage multiple tasks, organize priorities and meet targets
	Outline of Main Duties / Responsibilities	• To be able to expand and manage respective corporate portfolio (Assets) efficiently to meet revenue and profit target • To introduce new corporate customers and to conduct periodic visits to the customer's business places / pledge sites and accordingly submit call reports to Unit Head (Asset side) • To develop business through marketing of structured products, tailored in-line with the specific requirements of the customers and cross-selling of products • To manage existing and potential corporate relationships and to look for prospective clients with a view to leverage further business and widening the portfolio with the objective of maximizing overall customer risk-adjusted profitability, and share of business • To prepare quality credit proposals as per the approved formats ensuring accuracy and data integrity in-line with risk management guidelines • To conduct periodic analysis of portfolio to assess early warning signals and take required measures as per policies and to take proactive or remedial actions where required • To ensure compliance of all regulatory as well as internal policies & guidelines • To coordinate with Shariah Compliance & relevant internal stake holders to ensure compliance of prevailing policies and regulations • To assist and coordinate internal and external auditors to ensure timely provision of requirements and closure thereof • To coordinate with Credit Administration Department and customers for issuance of Disbursement Authorization Certificate (DAC) and smooth account operations • To maintain, safe keeping and update credit files with latest record • To take necessary measures to keep portfolio regular and subsequently reduce the non-performing loans (NPLs) ratio • To assist Unit Head with necessary documents / documentary evidences / information with a view to assessing clients' financing needs • To be updated about SBP PRs, Foreign Exchange Manual, NBP Credit Policy Manual and other relevant laws and circulars as issued from time to time. • To create, update and use various reports / MIS(s) as per requirements of management • To assist Line Manager to build healthy Commercial and SME portfolio • To go "extra mile" to build effective and mutually beneficial relationships & ensure zero complaint environment • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi