

01	Position / Job Title	Relationship Manager (OG-II)
	Reporting to	Branch Manager
	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 of Pakistan • Candidates having Commerce Graduation / Islamic Banking qualification / degree or diploma will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 02 years of banking experience out of which at least 06 months in sales
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • People management skills • Knowledge of banking products, policies and procedures • Strong oral and written communication skills • Proficiency in MS Office & databases • Sound knowledge of Islamic banking • Selling and good interpersonal skills • Ability to manage multiple tasks, organize priorities and meet targets
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To meet or exceed monthly/quarterly/yearly sales targets in account opening, deposit generation, deposit retention, deepening of deposits and consumer financing (Mortgage/Auto Financing) • To ensure Tail Management by activation of Dormant account, Digital App, ATM and deepening of Tail accounts • To cross-sell or upsell to existing customers to achieve the targets • To plan and execute daily customer visits, both for new and existing customers to achieve the assigned targets • To take part in periodic Mass Customer Contact Drives / Market Storming activities or other similar propositions • To acquire a thorough knowledge of banking products and competitive analysis to enable successful sales pitch • To resolve any queries / issues of the customer facing in an amicable & efficient manner • To ensure completion of all mandatory/regulatory requirements with respect to account opening/product sales • To ensure all Audit requirements and observations are addressed (both internal and external) and implement measures to minimize and curtail recurrence • To maintain all related files/ documentation and ensure comprehensive records maintenance with respect to portfolio • To ensure all processes are being followed and completed within the specified TAT • To ensure compliance of Banking Laws, Regulations, Banking instructions and SOPs including Shariah Compliance in all jobs and tasks • To perform any other assignment as assigned by the supervisors(s)
	Place of Posting	Karachi, Quetta, Lahore, Faisalabad, Hyderabad, Bahawalpur, Narowal, Peshawar, Bhimber AK