

<b>01</b>	<b>Position / Job Title</b>	<b>Unit Head – Housing Finance (OG-II / OG-I)</b>
	<b>Reporting to</b>	Regional Executive
	<b>Educational / Professional Qualification</b>	<ul style="list-style-type: none"> <li>• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC</li> <li>• Candidates having Master's degree would be given preference</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 03 years of banking experience, out of which at least 02 years in the area of Consumer / Home Financing</li> <li>• Candidates having experience as Branch Manager would be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Excellent communication and interpersonal skills</li> <li>• Proficient in MS office suite (MS Excel / MS Word / MS Power Point)</li> <li>• Understanding of MIS in view of business requirement</li> <li>• Expertise in data management and analysis</li> <li>• Capability to deliver and meet the deadlines</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>• To facilitates the authorized branches in the achievement of business targets related to Housing Finance</li> <li>• To undertake intensive tour and market Housing Finance within area of their operations in order to establish business potential and personal contacts with progressive farmers and the viable customer and ensure proper utilization of Housing Loan financed by the Bank</li> <li>• To ensure availability of Loan Application Form (LAF) to the prospective clients in their villages / at branches and to guide them in the completion of LAF and fulfilment of other formalities</li> <li>• To prepare loan proposals and arrange required documents as per check list within turn-around time (TAT) and forward duly completed applications with recommendations to the concerned branch for sanction / endorsement approval</li> <li>• To maintain sound portfolio of Housing Finance by avoiding additions to watch-list and / or non-performing loans (NPLs) and timely take steps for reduction and non-accretion of product NPLs</li> <li>• To ensure timely recovery / renewal of finances before loan's expiry to avoid classification and keep the record updated</li> <li>• To maintain monthly portfolio MIS (from time-to-time) and submit all information / reports as required by the reporting office for reporting of portfolio</li> <li>• To keep abreast with all regulatory guidelines (such as SBP's Prudential Regulations) as well as Bank's internal requirement (including credit policies) and ensure strict compliance</li> <li>• To provide support for new product launches, campaign and new sales initiatives</li> <li>• To maintain all files / documentation and ensure comprehensive records maintenance related to daily business operations</li> <li>• To ensure audit requirements and observations related to business</li> <li>• To ensure all processes are completed within the specified TAT</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Abbottabad, Bannu, Gujrat, Gwadar, Mansehra, Mianwali, Mirpur AK, MirpurKhas, Muzaffarabad, Peshawar, Rawalakot AK, Sahiwal, Sibi, Swat, Vehari