

01	Position / Job Title	Wing Head – Collections & Recovery (VP / SVP)
	Reporting to	Chief Credit Officer – Retail and Program Lending
	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 certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 10 years of banking experience, out of which 05 years in credit collections either in Retail / Consumer and/or SME and/or Agri Financing • Candidates having experience of working in large scale/public sector organizations will be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Leadership & People Management • Strong interpersonal and communication skills • In-depth Knowledge of collection systems, capacity planning, Incentive plans, policies & forecasting • Problem Solving & Decision Making. Ability to promote Innovation & Guide Change • Knowledge of handling legal documents and litigations affairs • Sound knowledge of Consumer, Agriculture & SME SBP Prudential Regulations • Well conversant with MS Office, data handling and perform portfolio analysis
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To work closely with collections and legal teams to ensure smooth collections and recovery processes and ensure quality check for compliance keeping in view of regulatory requirements • To maintain good liaison and effective communication with collections and recovery teams regarding debt collections and recovery proceedings • To maximize the profitability of the business by minimizing the NPL’s • To minimize the delinquency and credit losses as per assigned targets • To manage the write-off portfolio in order to ensure maximum recovery • To develop MIS for collection monitoring, productivity, flow rates, recoveries • To set collection and recovery targets for both in-house outsourced collection resources as well as external agency • To coordinate with external agency on a regular basis to ensure given targets are met without fail • To handle internal and external audit and ensure audit findings (if any) are timely closed • To coordinate with IT and other stake holders in case of any issue related to collection system • To ensure that all reference materials (collection manual, credit policies, & SBP regulations) are readily available to staff and collectors • To ensure loss prevention at its maximum and maintain strict control to reduce the delinquency ratio • To ensure comprehensive training programs and their delivery to all collection staff • To perform any other assignment as assigned by the supervisor(s)