01	Position / Job Title	Wing Head – Policy & Portfolio Monitoring (VP / SVP)
	Reporting to	Chief Credit Officer – Retail and Program Lending
	Educational / Professional Qualification	• 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	• Minimum 10 years of banking experience, out of which 05 years in Consumer / SME / SBP schemes and / or product program based lending • Candidates having experience of working in large scale / public sector organizations will be preferred
	Other Skills / Expertise / Knowledge Required	• Leadership & People Management • Strong interpersonal and communication skills • In-depth Knowledge and awareness regarding data and portfolio analysis. Ability to interpret and comprehend logical inference of overall portfolio and highlight trends • Problem Solving & Decision Making. Ability to promote Innovation & Guide Change • Sound knowledge of Consumer & SME SBP Prudential Regulations • Well conversant with MS Office, data handling and perform portfolio analysis
	Outline of Main Duties / Responsibilities	• To prepare various Governance Policies pertaining to the objectives & functioning of Retail & Program Lending Division (RPLD) - RMG, obtain approvals & get them circulated. To ensure credit policies and processes are effective along with being able to help make quality decisions • To critically analyze / suggest relevant amendments in the Retail Product policies and incorporate appropriate risk control elements to minimize likely delinquencies / default situation and minimize NPL situations • To ensure compliance of SBP guidelines, Bank's Policy & Procedures & giving timely response in credit issues / matters raised by business Groups IDG, RBG and Regions • To help business groups RBG, IDG & AIBG in formulation of new Product Policies that offer attractive and customer friendly features while keeping in view all the credit risk factors involved • To carry-out validation and back testing of Obligor Risk Rating (ORR) models / results. Regular portfolio review of Retail products. Follow up with Business Group, Legal Division & Regions to make efforts for reduction in NPLs as per Banking Industry's best Practices and suggesting ways to achieve the goal • To provide high quality credit risk input to projects, new product development and market intelligence as required • To maintain an overview of developments in the business to order to identify credit risk and ensure credit risk policy remains relevant and up to date in line with the changing environments and regulations • To coordinate with Regions / branches and business Groups regarding performance of Retail Products, keeping track of policy deviations / exceptions allowed and measures taken to reduce the same. Monitoring / keeping track of products wise DPD / threshold breach by the Branches / Regions and take timely steps to avoid increase in NPLs • To maintain an overview of developments in the business to order to identify credit risk and ensure credit risk policy remains relevant and up to date in line with the changing environments and regulations • To review scorecards and rating models and coordinate with other stakeholders to incorporate their feedback in credit policy / manual • To provide input on policies related training programs and to impart training • To ensure effective documentation for all credit policy changes, ensuring adequate audit trail is available

		• To assist in performing multidimensional portfolio analysis • To perform any other assignment as assigned by the supervisor(s)