



Job Description

Functional Title	Regional CAD Manager	Grade	AVP
Division	Risk Management	Function	Credit Administration
Location	Regional Office Karachi	Job Type	Permanent
Reporting (Direct)	Head CAD	Reporting (Dotted)	

Position Summary:

Responsible for sufficiency, accuracy and legal enforceability of entire security /legal documentation and provide back office support to business which include security management, account monitoring and operational controls.

Key Responsibilities:

1. Preparation of charge documents of all loan facilities for stamping and execution at branch level.
2. Responsible to obtain all executed charge documents along with securities in original from respective branches prior to DAC issuance.
3. To same day communicate the observations in documents receive from branches for DAC issuance & follow up constantly.
4. Issuance of FOL, DAC of fresh, renewal, rescheduled & restructured facilities after ensuring that facility is approved by competent authority as per discretionary powers, all the conditions of sanction advice or legal opinion are fulfilled or approved deferrals by competent authority are in place, execution of legally enforceable loan and security documents and receipt of collateral holding i.e. original security & charge documents.
5. Supervision of Custodians for physical custody of original securities i.e Property documents, Car files, Charge documents (Agreements), SECP charge certificates of Corporate Customers, valuation reports, Insurance policies, NSC Certificate, TDRs, etc of customers and employees.
6. Limit setup, preparation of security, disbursement / renewal in the system after DAC issuance and ensuring that all the data input by branch and approved by Regional Credit Manager is correct.
7. Maintenance of complete record files of DACs issued & recording in CAD-DATA and submission of the report to Line Manager on monthly basis.
8. Preparation of record of pending /deferred documents/formalities & submission of the same to Line Manager on monthly basis and ensuring that same are received within stipulated time from the branches.
9. Follow up from branches for deficiency in documents identified by legal audit, internal audit and regulatory audit.
10. Checking timely and correct re-pricing by the system. Ensuring that correct mark-up rate is input in the system both at initiation and renewal stage.





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11. Effective monitoring of drawing power of loans secured against hypothecation/ pledge through timely stock inspection reports and stock reports.
12. Quarterly verification of insurance policies.
13. Monitoring of regular receipt of stock report, outsource stock inspection reports, renewal of insurance policies and valuations of mortgaged properties and maintaining its MIS and record files.
14. Monitoring of stock pledged and liaison with Muccadums.
15. Monitoring of timely renewal of expired limits.
16. Any other assignment given by the supervisor or Bank's management from time to time, keeping in view banks need.

Position Specification(s):

Minimum Qualification	Masters
Experience	Minimum 5 years
Competencies Required:	Knowledge of Credit procedures/ policies, SBP Regulations, Core Banking system, Business Communication and MS office.

Employee Name & Signature

Date

Line Manager Name & Signature

Date

Dept. / Div. Head (Sign & Stamp)

Date

