

Job Description

Functional Title	Regional Credits Head	Grade	AVP to VP
Division	Business	Function	Business
Location	Head Office	Job Type	Permanent
Reporting (Direct)	Head Business	Reporting (Dotted)	-

Position Summary:

A Regional Credits Head in the banking sector is a senior management role responsible for overseeing the entire credit assessment, risk management, and loan approval process across multiple bank branches in a specific geographic area. This role ensures that the loan portfolio quality remains high, regulatory compliance (e.g., SBP, Basel norms) is strictly adhered to, and that the credit team operates efficiently to drive business growth while minimizing bad debt.

Key Responsibilities:

- Evaluate, review, and approve (or decline) complex credit applications (SME, Wholesale, or Consumer) within delegated authority.
- Ensure compliance with internal credit policies, product programs, and regulatory guidelines (e.g., State Bank of Pakistan regulations).
- Set, monitor, and mitigate risk by reviewing NPL (Non-Performing Loans) trends and establishing feedback loops with branch management.
- Oversee post-disbursement monitoring, ensuring that covenants and conditions are met.
- Monitor the collateral management process, including timely valuation of properties and stock inspections.
- Ensure timely renewal of credit limits and follow-up on overdue accounts.
- Lead and inspire a high-performing team of credit analysts, credit officers, or Regional Credit Initiation Units.
- Conduct regular trainings to enhance the credit skills of branch staff and ensure adherence to operational SLAs (Service Level Agreements).
- Act as a strategic partner to the Regional Head of Risk/Business, providing insights on portfolio performance.
- Ensure the accuracy of credit risk data and MIS (Management Information System) reporting.
- Manage audit requirements (internal/external) and ensure timely rectification of audit findings.



First Women Bank

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Position Specification(s):

Minimum Qualification	Minimum Bachelors preferably Master
Experience	8-10 years in relevant Experience
Competencies Required:	Microsoft Office,

Employee Name & Signature

Date:

Dept. / Div. Head (Sign & Stamp)-

Date:

