# Job Description

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| Functional Title | Recovery Officer(SAM) | Grade | OG-III to OG-II |
| Division | Business | Function | Business |
| Location | Head Office | Job Type | Permanent |
| Reporting (Direct) | Manager | Reporting (Dotted) | - |

Position Summary:

A Special Asset Management (SAM) Officer in the banking sector is responsible for managing, reducing, and recovering non-performing loans (NPLs), delinquent accounts, and distressed assets. They act as a specialized unit focusing on minimizing loss to the bank by rehabilitating, restructuring, or legally pursuing high-risk, defaulted, or special-mention accounts.

Key Responsibilities:

- Recovery and Remediation: Achieve assigned recovery targets by following up with defaulted customers, negotiating settlements, and restructuring/rescheduling debt.
- Portfolio Monitoring: Review delinquent or "stressed" accounts, evaluate the borrower's financial position, and assess the quality of securities.
- Legal Action & Coordination: Initiate and monitor legal proceedings against willful defaulters in coordination with internal legal teams and external lawyers.
- Vendor Management: Manage and monitor third-party collection agencies to ensure maximum recovery while strictly adhering to State Bank of Pakistan (SBP) regulations and fair debt collection practices.
- Reporting and Compliance: Prepare, analyze, and present Daily, Weekly, and Monthly MIS (Management Information System) reports on NPL portfolio status, legal cases, and recovery progress to senior management.
- Asset Repossession: Coordinate the repossession, valuation, and sale of secured assets (vehicles, properties).

# Job Description

Position Specification(s):

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| Minimum Qualification | Minimum Bachelors preferably Master |
| Experience | 3-5 years in relevant Experience |
| Competencies Required: | Microsoft Office, |

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Employee Name & Signature Date:

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