

Position: RM Credit/Credit Officer

Division: Business Division

Position Summary:

This position is responsible for creating Business relationship with customer and processing of Credit Proposal by analysing financial credit, industry data of the prospect of the borrower to determine the risk of the bank, task assigned by line manager. Liaising with branch.

Key Responsibilities:

- Growth and target monitoring in assigned portfolio, thereby improve profitability, trade volumes and earning assets.
- Prepare a structured calling/meeting program to explore customer needs and strengthening rapport and solicit fresh transactions from existing as well as new customers.
- Prepare/submit complete, comprehensive and accurate credit proposals in coordination with Incharge
- Monitoring of recoveries and of payments and documentation of loans
- Provide regular updates to Line Manager on performance of accounts allocated.
- Ensure compliance of SBP regulations and head office instructions/covenants.
- To conduct periodic indoor/on-site visits to the client's premises in order to ascertain current operational / financial / market position, along with SRM, as per the requirement or as instructed by unit head.
- Close liaison/ follow up with branch /client for timely recovery of Mark up.
- Obtain and submit client's financial information including financial modeling, qualitative / quantitative analysis and industry analysis.
- Maintain the validity of corporate, Consumer, Agri and SE & ME accounts and provide regular updates to SRMs and Unit Head / In charge on performance of accounts periodically.
- Assist BMs in identifying new business opportunities. Occasionally visit clients with BMs to increase business reciprocity.
- Record keeping and making relevant documentation, as per audit requirement, for existing and new relationships.
- Approvals of Business Proposals in Core Banking System if assigned.
- Extraction and reporting of ECIB of SME & Corporate customers for region branches.
- Ensure meticulous compliance of AML/CFT/CPF and prudential regulations, internal Bank policies & procedures.
- Any other credit related activities as assigned by Incharge
- Any other task assigned by the Line Manager/ Management is to be performed to the best of his/her capability."

