

Credit Officer - Rahim Yar Khan

Graduate preferably B.Com /BBA, Postgraduate preferably MBA in Banking & Finance or ACCA with 2-3 years relevant experience. Should have strong analytical skills. Expert in Ms Office specially Ms Excel spreadsheet for various types of analytical reporting.

Main Duties & Responsibilities

- Maintain good relationships with clients so that the business can maximize the value of those relationships
- Identify key contacts at potential client companies to establish and foster relationships
- Participate in one-on-one meetings with clients to explain services to guide their choices
- Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans
- Evaluate creditworthiness and risks
- Analyze potential loan markets in order to locate prospects for loans
- Negotiate payment arrangements with customers who have delinquent loans
- Well conversant with security / charge documentation and related legal aspects for various types of advances Understand the problems and challenges of clients and identify ways the business could better address those needs
- Grow the business by identifying new sales and business development opportunities
- Well conversant with Central bank rules and PRs pertaining to Credit functions.