

Unit Head-Credit Risk: Karachi

Post graduate preferably Masters of Business Administration with minimum 6 - 8 Years of experience in the same subject area.

Main Duties & Responsibilities:

In depth and comprehensive analysis of credit proposals submitted by Business Group in line with the guidelines provided by Credit Risk Policy and Credit Manual and regulatory guidelines by SBP issued from time to time. The Analysis should cover but not restricted to the following:

- Evaluation of customer's business risks
- Security health analysis
- Financial health Risk Analysis of the borrowers
- Credit worthiness/ Track record of customer
- Risk rating comparison between new and old
- Repayment Capacity
- Time to time guidance to the field team regarding credit issues
- Any other assignment assigned by the senior Management