

Unit Head Credit – Consumer: Karachi

Postgraduate degree preferably MBA from a HEC recognized university. 10 – 12 years of relevant experience.

Position Summary

Marketing potential customers to enhance asset base of the region. Take ownership of assigned accounts, supervise, monitor and provide guidelines to Relationship Managers in the Team for asset growth and credit maintenance under the guidelines of SBP-PR and internal credit policies.

Main Duties & Responsibilities:

- Attracting asset growth as per the budgeted target.
- Oversee the development of client relationship management for region to identify financial needs and to generate revenues from these relationships; responsible for overall profitability of this segment.
- Adhere to the prescribed sales processes/activities outlined in the Consumer Banking.
- Train staff to develop their skill set and professionalism.
- Conduct monthly and weekly meetings with sales staff to share results, measure activity levels, recognize successes and share best practices.
- Ensure compliance with all regulations, policies and procedures.
- Supervise preparation of Credit Approval packages as per FWBL's Credit Policy.
- Monitor progress of allocated accounts through personal visits of the clients accompanied with the concerned Relationship Managers and subsequently prepare & submit Call Reports.
- Participate in meetings with the sponsors/concerned officials of assigned accounts for all the matters/issues and chalk out strategy to deal with the accounts.
- Manage and supervise preparation & submission of various internal and external MIS/ Reports within timelines.
- To ensure House Keeping including clean internal, external and SBP audits. Improvement in the rating is desired.
- To liaise & interact with the RBH, RCM, CAD & other departments to ensure synchronization of the entire working of Region in alignment with the overall aims & objectives of the Bank in general and Consumer Banking in particular.
- To plan, liaise and guide the Relationship Managers with respect to managing the relationships.
- Active liaisoning with Risk/Credit with respect to the credit appraisals by providing them replies to their time to time queries under guidelines and support of RBH.
- Make efforts to increase deposit base to cut cost of funds.
- To perform duties in line with the code of conduct and ethical standards of FWBL.