

Unit Head Credit – Corporate: Karachi

Postgraduate degree preferably MBA from a HEC recognized university with 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.
- Attracting forex business as per the budgeted target.
- Supervise preparation of Credit Approval packages as per FWBL's Credit Policy.
- Monitor progress of allocated accounts through personal site visits of the projects/business places 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.
- **Ensure submission of SCA as per credit guideline i.e. 2 months prior to the expiry of credit.**
- To ensure renewals of Limits, review of LT Loan accounts of all assigned accounts within the validity of approved limits of Loans/Advances.
- 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, Trade Operations, Treasury & other departments to ensure synchronization of the entire working of Region in alignment with the overall aims & objectives of the Bank in general and Corporate Banking in particular.
- To evaluate performance, efficiency levels and develop expertise/ skill-set of the Relationship Managers through internal / external resources.
- 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.
- Providing handy information to RBH with regard to customer's business and any changes in the policies etc.
- To perform duties in line with the code of conduct and ethical standards of FWBL.