

### ***Unit Head Credit – SME: 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. 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.
- Develop and lead the implementation of SME Segment Strategy in line with the overall Bank Strategy; to ensure achievement of profitability targets through revenue maximization and prudent cost management.
- Drive sustainable growth and acquisition of new customers for SME through the creation, development and maintenance of high quality advisory relationships.
- To built and maintain productive and strategic relations with customers/suppliers/line manager/stakeholders to drive the development and delivery of business solutions and revenue growth for the SME Segment.
- To drive customer-led propositions for SME Segment by developing a pipeline of value adding customer solutions to include customer experience, products and service offers.
- Ensure strong cross-selling of existing and new products to existing and new clients; and in this process, maintain effective liaison with all relevant business units in the bank.
- Facilitate training programs to enhance product knowledge to team, branch staff and sales teams on SME products.
- Maintains a detailed and current understanding of the industry; (at SME, current market structures; regulatory requirements and issues) to ensure that opportunities are realized and the risks mitigated.
- Ensure timely submission of quality credit proposals in conformity with the Credit Policy Guidelines and requirements whilst maintaining the quality of the SME portfolio within the stipulated parameters.
- Ensure compliance to the Bank's policies, procedures and regulatory requirements.
- Lead, motivate and continuously develop a credible high performing SME team.
- To ensure House Keeping including clean internal, external and SBP audits. Improvement in the rating is desired.
- 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.