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| **Position / Job Title** | **Credit Analyst (OG-I / AVP)** |
| **Reporting to** | Senior Credit Officer |
| **Educational /**  **Professional Qualification** | * Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC * Candidates having Master’s Degree and / or any other relevant certification(s) will be preferred |
| **Experience** | * Minimum 06 years of banking experience, out of which 03 years in credit processing * Candidates having experience of working in bank(s) will be preferred |
| **Other Skills / Expertise / Knowledge Required** | * Sound knowledge of SME, commercial and corporate financing * Awareness of SBP Prudential Regulations * Good interpersonal skills and business acumen * Experience in RAR (Risk Asset Review) and quality assurance for credit |
| **Outline of Main Duties / Responsibilities** | * To analyze the borrower’s financial health by horizontal and vertical analysis of the financial statements * To identify inconsistencies, gaps, weaknesses in credit proposals and risks associated with financing in light of the Bank’s policy and procedures * To verify if the borrower is up-to-date with the mark-up payment and the principal installment * To assist in analyzing credit proposals to identify risks and suggest rectification measures as per Bank’s credit policy manual / regulators requirements * To update the status of pending issues with respect to credit requests. Incorporate changes as advised by Senior Credit Officer * To prepare MIS pertaining to credit request for onward submission to the Senior Credit Officer * To ensure credit facilities are properly structured and there is no violation of the internal and external regulations / policies * To assist in internal / external audits * To perform any other assignment as assigned by the supervisor(s) |