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| **Position / Job Title** | **Senior Credit Reviewer (AVP / VP)** |
| **Reporting to** | Wing Head – Corporate Review Wing |
| **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 professional qualification or certifications such as FCA / ACA / ACCA / CFA / CIA etc. in the respective field will be preferred
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| **Experience** | * Minimum 08 years of banking experience, out of which 03 years as an auditor / credit reviewer for Corporate / SME / Commercial credits
* Candidates having experience of working in Commercial / Corporate / SME credits will be an added advantage
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| **Other Skills / Expertise / Knowledge Required**  | * Excellent credit risk assessment and judgement skills
* Excellent communication and presentation skills
* Ability to effectively lead and manage team
* Proficient in use of statistical tools and methodology in understanding / analyzing portfolio credit risk and for sample selection
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| **Outline of Main Duties / Responsibilities** | * To perform & analyze Corporate credit portfolio reviews covering end to end credit cycle and to conduct control tests
* To monitor liaison with Audit team for on-going Credit Risk Review (CRR) at Corporate Centre
* To supervise review of CRR and portfolio reports
* To check compliance of Prudential Regulations and Credit Policies of the Bank
* To analyze, interpret and document information which support credit review results
* To supervise evaluation of financial performance of obligors and identification of weak parties
* To ensure compliance to Audit & Inspection Group’s policies and audit manual
* To liaise with relevant Groups / Corporate for escalation of issues and reports
* To follow-up with Group / Corporate Centre for implementation of corrective actions and validations
* To conduct review of Business Monitoring of the Corporate Borrowers
* To perform any other assignment as assigned by the supervisor(s)
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| **Place of Posting** | Karachi & Lahore |