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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 |
| **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 |
| **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 |
| **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) |
| **Place of Posting** | Karachi & Lahore |