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| **Position / Job Title** | **Unit Head – Corporate Banking (VP)** |
| **Reporting to** | Regional Corporate Head – Karachi |
| **Academic / 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 relevant certification(s) would be preferred |
| **Experience** | * Minimum 08 years of experience in the Banking industry, out of which 05 years in Corporate and / or Investment Banking preferably in a relationship management role |
| **Other Skills / Expertise / Knowledge Required** | * Strong analytical and structuring skills * Sound understanding of products & services offered in Corporate & Investment Banking * Excellent Relationship Management skills and credit related expertise * Thorough understanding of the needs of local and regional corporate client base as well as regulatory regime will be an advantage |
| **Outline of Main Duties / Responsibilities** | * To meet assigned targets in terms of customer portfolio yield including ancillary business generation, advances and deposit mobilization etc. * To manage key relationships with existing and potential clients in corporate sector with a view to leverage further business and widening the portfolio with the objective of maximizing overall customer risk adjusted profitability and share of business from each client / group * Business development through marketing of structured products tailored in line with the specific requirements of customers and cross selling of the Bank’s other products * To introduce new corporate customers as per assigned targets and make periodic visits to the customers’ factories / sites and submit call reports to the management * To work in partnership with all product partners and stakeholders and execute client business and maximize returns to the Bank * To effectively monitor risk and keep abreast of market developments to ensure proactive or remedial actions to maintain quality of risk in line with the Bank’s credit policies and procedures * To monitor quality credit proposals. This includes facility structure, industry analysis, company analysis, facility review, customer profitability analysis, financial analysis, spreads and projections etc. * To ensure that the highest professional standards of services are provided to Bank’s corporate customers with an end to secure both new business and to deepen the existing business relationships * Preparation of routine business call reports, offer letters, sanction advices and other internal and external correspondences as and when required * To guide, train, develop and motivate a team of Relationship Managers to attain business objectives, improve the quality of credit assessment, creating a learning environment and assess their training needs * To ensure compliance with all regulatory (including State Bank of Pakistan’s Prudential Regulations) and internal (including credit policies) requirements * To perform any other assignment as assigned by the supervisor(s) |
| **Place of Posting** | Karachi |