

HEAD CONSUMER CREDIT REQUIRED URGENTLY!

Al Baraka Pakistan is seeking applications from highly skilled and experienced candidates for the position of 'Head Consumer Credit' at Karachi.

- Experience Required:** 15 years of relevant experience
- Educational Qualification:** Minimum Bachelors from HEC recognized institution or equivalent foreign qualification
- Job Responsibilities:**
1. Ensure credit policies should be designed in such a manner that business procured should be profitable and are understandable and rigorously followed in other units.
 2. Follow SBP guidelines and Prudential Regulation in Credit Policies and ensure portfolio reviews are conducted periodically on regular basis. Understand portfolio trends and behavior
 3. Any adverse trend is highlighted and addressed timely to safeguard business and portfolio growth.
 4. Ensure comprehensive training program and extensive training is conducted across other sub-units of Credit. Product Programs to be reviewed annually ensure all the policy changes are incorporated in the renewed document approved by all relevant authorities.
 5. Standard Operating Procedure Manuals should be available in the Units covering guidelines and policies mentioned in Credit programs to its entirety and updated as and when changes are made.
 6. Regular monitoring of portfolio caps, ensure no cap should be breached which may expose financial loss.
 7. Deviation management process should be in place. Performance of deviant portfolio should be tracked separately on monthly basis.
 8. Monthly Post Approval Review mechanism is in place to evaluate quality of credit decisions and proper coding to track portfolio trends and different business pilots/ test programs.
 9. Ensure all the SOPs of other supporting units are in accordance with approved Product Program and Credit Policies.
 10. Ensure all Credit sub units are adhere of approved policies and procedures. This should be validated through their individual RCSAs.
 11. Stress test exercise is conducted periodically covering all the possible scenarios which may hurt the business.
 12. Unit is adhere of forecasting of portfolio behavior through net-flows and product performance is monitored on monthly basis against Plan / Budget Financials.
 13. Effective Collection Management in line with SBP Fair Debt Collection Guideline.
 14. Handle all Internal & External Audits & ensure satisfactory ratings.
 15. Demonstrate leadership skills by grooming, coaching, and developing employee morale high and clearly defining roles & responsibility.

Interested candidates to share their profile at careers@albaraka.com.pk latest by July 31, 2017.

(Please don't forget to mention the applied Position and Location on the subject)

WE ARE AN EQUAL OPPORTUNITY EMPLOYER