

# CAREER OPPORTUNITIES

One of the largest and most prestigious commercial banks having a vast nationwide network of branches is looking for dynamic and challenge-oriented professionals with proven record of accomplishments in the area of Corporate & Investment Banking.

The individuals who fulfill the below basic-eligibility criteria may apply for the following positions:

<b>01</b>	<b>Position / Job Title</b>	<b>Unit Head - Corporate Banking (AVP / VP)</b>
	<b>Reporting to</b>	Regional Corporate Head
	<b>Educational/ Professional Qualification</b>	<ul style="list-style-type: none"> <li>Minimum Bachelor's degree from HEC recognized University / Institute.</li> <li>Candidates having Master's degree and / or relevant certification(s) would be preferred.</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 05 years' experience in the Banking Industry out of which 03 years in Corporate and / or Investment Banking.</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Sound understanding of corporate banking products &amp; services.</li> <li>Excellent relationship management skills and credit related expertise.</li> <li>Thorough understanding of the local corporate client base as well as regulatory regime will be an advantage.</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To meet assigned targets in terms of customer portfolio yield including ancillary business generation, advances and deposit mobilization, etc.</li> <li>To manage key relationships with the 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.</li> <li>To introduce new corporate customers as per assigned target. Make periodic visits to the customer's factory / site and submit call reports to the Management.</li> <li>To work in partnership with transaction banking relationship team, trade operations division, financial institutions, trade processing centers, trade generating branches, treasury, capital markets, regulatory compliance division and other business units to develop, structure, market, execute client business, and maximize returns to the Bank.</li> <li>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.</li> <li>To prepare quality credit proposals including facility structure, industry analysis, company analysis, facility review, customer profitability analysis, financial analysis, spreads and projections, etc.</li> <li>To prepare routine business call reports, offer letters, sanction advices and other internal and external correspondences as and when required.</li> <li>To guide, train, develop and motivate a team of Relationship Managers to attain business objectives, improve quality of credit assessment, create a learning environment and assess their training needs.</li> <li>To ensure compliance with all regulatory (including State Bank of Pakistan's Prudential Regulations) and internal (including credit policies) requirements.</li> <li>To perform any other assignment as assigned by the supervisor(s).</li> </ul>
	<b>Place of Posting</b>	Islamabad
<b>02</b>	<b>Position / Job Title</b>	<b>Unit Head – GoP &amp; Specialized Agencies (AVP / VP)</b>
	<b>Reporting to</b>	Divisional Head – GoP & Specialized Agencies
	<b>Educational/ Professional Qualification</b>	<ul style="list-style-type: none"> <li>Minimum Bachelor's degree from HEC recognized University / Institute.</li> </ul>

<b>03</b>	<b>Position / Job Title</b>	<b>Officer Analytics (OG-II / OG-I) *</b>
	<b>Reporting to</b>	Regional Manager – Reporting & Analysis
	<b>Educational/ Professional Qualification</b>	<ul style="list-style-type: none"> <li>Minimum Bachelor's degree from HEC recognized University / Institute.</li> <li>Candidates having Master's degree and / or relevant certification(s) would be preferred.</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 02 years in Banking Industry; Preference would be given to candidate having exposure of working in analytics, business intelligence and / or risk management.</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Good analytical, financial and quantitative analysis skills.</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To assist Manager- Reporting &amp; Analysis in preparation of returns and response to queries as received.</li> <li>To prepare relevant MIS packages/decks (of varying frequencies as appropriate) used for effective business monitoring and tracking against plan/target.</li> <li>To monitor account wise and region wise business targets up till RM level on monthly basis for onward submission to senior management of the Group.</li> <li>To facilitate Head Office with preparation of important and confidential reports and presentations to top management as and when required.</li> <li>To prepare and monitor expenses on monthly basis in consultation with Regional Corporate Head and Manager- Reporting &amp; Analysis.</li> <li>To perform any other assignment as assigned by the supervisor(s).</li> </ul>
	<b>Place of Posting</b>	Karachi and Lahore
<b>04</b>	<b>Position / Job Title</b>	<b>Relationship Manager (OG-I / AVP)</b>
	<b>Reporting to</b>	Unit Head
	<b>Educational/ Professional Qualification</b>	<ul style="list-style-type: none"> <li>Minimum Bachelor's degree from HEC recognized University / Institute.</li> <li>Candidates having Master's degree and / or relevant certification(s) would be preferred.</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 03 years' in Banking Industry out of which 02 years in Corporate and / or Investment Banking, Risk or Commercial Banking.</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Sound understanding of corporate banking/lending products and services.</li> <li>Excellent relationship management skills and credit related expertise.</li> <li>Thorough understanding of the local corporate client base as well as regulatory regime will be an advantage.</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To assist Unit Head- Corporate Banking in implementing the business strategy, be responsible for client/business origination and coverage as well as achieving sales/business targets in terms of the number of clients acquired and maintained as well as the revenue generated.</li> <li>To manage key relationships with existing and potential clients in corporate sector</li> </ul>



	<ul style="list-style-type: none"> <li>To prepare quality credit proposals including facility structure, industry analysis, company analysis, facility review, customer profitability analysis, financial analysis, spreads and projections, etc.</li> <li>To prepare routine business call reports, offer letters, sanction advices and other internal and external correspondences as and when required.</li> <li>To guide, train, develop and motivate a team of Relationship Managers to attain business objectives, improve quality of credit assessment, create a learning environment and assess their training needs.</li> <li>To ensure compliance with all regulatory (including State Bank of Pakistan's Prudential Regulations) and internal (including credit policies) requirements.</li> <li>To perform any other assignment as assigned by the supervisor(s).</li> </ul>
Place of Posting	Islamabad
02 Position / Job Title	Unit Head - GoP & Specialized Agencies (AVP / VP)
Reporting to	Divisional Head - GoP & Specialized Agencies
Educational/ Professional Qualification	<ul style="list-style-type: none"> <li>Minimum Bachelor's degree from HEC recognized University / Institute.</li> <li>Candidates having Master's degree and / or relevant certification(s) would be preferred.</li> </ul>
Experience	<ul style="list-style-type: none"> <li>Minimum 05 years in Banking Industry preferably in Corporate and / or Investment Banking.</li> </ul>
Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> <li>Excellent relationship management skills and credit related expertise with specific reference to GoP &amp; Specialized agencies.</li> </ul>
Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> <li>To manage and develop existing and new relationships with all GoP-owned specialized public sector entities on respective region basis.</li> <li>To act as Bank's and the client's "value-added gateway" by originating and delivering Bank's products and services. Drive account planning and management processes, deal pipeline management and revenue generation from Bank's clients and prospects in this specialized sector.</li> <li>To keep abreast of financial market developments of relevance to this specialized client set including new trends in growth and management; strategic financing planning techniques; rationalizing and making efficient provision of financial services to the specialized public sector entities.</li> <li>To ensure that the highest professional standard of customer service is provided to Bank's specialized public sector customers, with an end to secure both new business and deepen the existing business relationships.</li> <li>To achieve the Key Performance Indicators (KPIs) assigned in terms of asset book building, deposit mobilization, cross-selling including FX, trade finance, cash management and other products and services offered by the Bank.</li> <li>To work in partnership with other business and support functions of the bank including but not limited to asset and liability products, treasury services, markets sales (FX), transaction banking services including trade finance, and cash management. Work with other lines of business to develop, structure, market, execute client business, and maximize returns to the Bank.</li> <li>To effectively monitor risk and keep abreast of market developments to ensure proactive or remedial actions are taken to maintain the quality of credit risk in line with the Bank's overall credit policies and procedures.</li> <li>To allocate and monitor annual Key Performance Indicators (KPIs) of the team working under the unit in close coordination with Divisional Head- GoP &amp; Specialized Agencies Division.</li> <li>To manage delinquent accounts on a timely basis. Ensure suitable remedial measures are taken to secure payments and the Bank's interest.</li> <li>To review credit proposals compiled by the Relationship Managers in the GoP team ensuring their quality, accuracy and data integrity. Observe Bank's credit policy and guidelines while recommending lending proposals to the Group Chief for onward submission to concerned committees for approval.</li> <li>To keep abreast of all Regulatory Guidelines (including State Bank of Pakistan's Prudential Regulations) as well as Internal Bank's requirements (including credit policies) and ensure strict compliance.</li> <li>To ensure all internal controls and procedures pertaining to this specialized client base (as defined) are in place in order to mitigate any risks. Report any incongruity to the Head Office on a timely basis.</li> <li>To ensure timely training of Relationship Managers (Officers/Executives) in the team to improve their professional capabilities to get their jobs done efficiently.</li> <li>To identify opportunities for continuous improvement of systems, processes and practices within the function taking into account 'international best practice', improvement of business processes, cost reduction and productivity improvement.</li> <li>To perform any other assignment as assigned by the supervisor(s).</li> </ul>
Place of Posting	Islamabad and Karachi

Educational/ Professional Qualification	<ul style="list-style-type: none"> <li>Minimum Bachelor's degree from HEC recognized University / Institute.</li> <li>Candidates having Master's degree and / or relevant certification(s) would be preferred.</li> </ul>
Experience	<ul style="list-style-type: none"> <li>Minimum 03 years' in Banking Industry out of which 02 years in Corporate and / or Investment Banking, Risk or Commercial Banking.</li> </ul>
Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> <li>Sound understanding of corporate banking/lending products and services.</li> <li>Excellent relationship management skills and credit related expertise.</li> <li>Thorough understanding of the local corporate client base as well as regulatory regime will be an advantage.</li> </ul>
Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> <li>To assist Unit Head- Corporate Banking in implementing the business strategy, be responsible for client/business origination and coverage as well as achieving sales/business targets in terms of the number of clients acquired and maintained as well as the revenue generated.</li> <li>To manage key relationships with existing and potential clients in corporate sector with a view to leverage further business and widening the portfolio. Maximize overall customer risk adjusted profitability and share of business from each client/Group.</li> <li>To ensure that the highest professional standards of service are provided to Bank's corporate customers with an end to secure both new business and deepen the existing business relationships.</li> <li>To work in partnership with transaction banking relationship team, trade operations division, financial institutions, trade processing centers, trade generating branches, regulatory compliance division to develop, structure, market, execute client business, and maximize returns to the Bank.</li> <li>To achieve the Key Performance Indicators (KPIs) assigned in terms of asset book building, cross-selling including FX, Trade Finance and other products and services offered by the Bank.</li> <li>To effectively monitor risk and keep abreast of market developments to ensure proactive or remedial actions are taken to maintain the desired level of credit risk in line with the Bank's overall policies and procedures.</li> <li>To prepare Credit proposals ensuring quality, accuracy and data integrity and adherence to Bank's policy and guidelines. Submit and recommend business proposals to Regional Corporate Head for onward submission to concerned committees for approval.</li> <li>To keep abreast with all regulatory guidelines (including State Bank of Pakistan's Prudential Regulations) as well as Internal Bank's requirements (including credit policies) and ensure strict compliance.</li> <li>To prepare routine business call reports, offer letters, sanction advices and other internal and external correspondences as and when required.</li> <li>To maintain Bank's internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators.</li> <li>To drive the identification of opportunities for continuous improvement of systems, processes and practices within the function taking into account 'international best practice', improvement of business processes, cost reduction and productivity improvement.</li> <li>To perform any other assignment as assigned by the supervisor(s).</li> </ul>
Place of Posting	Karachi, Lahore, Islamabad and Faisalabad
Assessment Test / Interview(s)	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or panel interview(s).
Employment Type	The employment will be on contractual basis for three years which may be renewed on discretion of the Management. Selected candidates will be offered compensation package and other benefits as per Bank's Policy / rules.

Interested candidates may visit the website [www.sldathyder.com.pk/careers](http://www.sldathyder.com.pk/careers) and apply online within 10 days from the date of publication of this advertisement as per given instructions.

Applications received after due date will not be considered in any case. No TA / DA will be admissible for test / interview.

(We are an equal opportunity employer)  
Women, Minorities and Differently-abled Persons are encouraged to apply

PK01038442021