**Job Description of Credit Manager**

**Qualification Requirement:**

* Masters in Marketing, Banking, Finance or Commerce with minimum 2-3 years of relevant experience in a financial institution.

***Or***

* Bachelors in business studies with minimum 5-7 years of relevant experience in a financial institution.

**Skills:**

* Proficient in MS office products
* Knowledge and use of Internet browsers and the Internet.
* Analytical and report writing skills

**Expectation:**

* Knowledge of Prudential Regulations in respect of NBFCs and other FIs as well.
* Preparation of Credit Lending and other related approvals including approvals for Investments, issuance of NOCs or Charge Vacation, Rescheduling, Restructuring etc, for Corporate Banking transactions.
* Preparation of Information Memorandums for Investment Banking transactions.
* Analysis of business models and making strategies/credit structures for companies to enter green field projects, undertaking CAPEX activities BMRs & understanding their Working Capital Requirements.
* Obtaining and analyzing information pertaining to company financials, project costs and general operations of clients. Analyzing Financial Statements including common sizing, ratio analysis, projections and sensitivity analysis.
* Preparation of amortization schedules, and calculation of IRR etc.
* Responsible for periodic customer reviews of financial statements and regular monitoring of credit, and other related parameters within the review cycle including site visits.
* Obtaining and analyzing stock reports and search reports (in case of ranking charge security).
* To ensure all tangible assets, excluding land and vacant plots, under collateral are kept insured during the tenor of facility.
* To identify and study various sectors for assisting business team to aggressively market for new profitable customers from the identified target sectors.
* Maintenance of Credit data, Credit Files and Investment Banking files
* Preparation/Checking/Completion of documentation in respect to approved credit facilities/Investment Banking Mandates.
* Monitoring for receipt of payments/other documents from customers
* Finalization of documents with lawyers, evaluators, rating firms, and other related parties for both investment banking and in-house asset building transactions.
* Maintain a high standard of operational control including adherence to Risk Management and Compliance guidelines.
* Keeping updated with FCIBL’s guidelines for its internal policies and procedures to mitigate financial loss and fraud within the bank.
* Identifying areas of improvement with internal processes in place.
* To identify and study various sectors for assisting business team to aggressively market for new profitable customers from the identified target sectors.

Competitive package with fringe benefits will be offered. Interested candidates should submit their CVs along with recent passport size photograph marking the aforesaid position.

Email Resumes at: [info@fcibank.com.pk](mailto:info@fcibank.com.pk)