

We are a major public sector specialized financial institution having its Head Office at Islamabad with a wide network of Branches all across the country. The management intends to induct energetic and challenge oriented individuals for the position of **Officer Grade-II/ Mobile Credit Officer (MCO)** on the regular basis with the following requirements:

<b>QUALIFICATION / EXPERIENCE</b>	<ul style="list-style-type: none"> <li>• Graduate/postgraduate in Business Administration, Commerce, Economics, Statistics, Mathematics and Agriculture from HEC recognized university.</li> <li>• Minimum 3 years experience of Banking industry with special reference to field duty.</li> <li>• Candidates worked/ working as Credit Officers, AFO/ Loan Officers etc. will be given weightage.</li> </ul>
<b>TECHNICAL SKILLS/ BEHAVIORAL SKILLS</b>	<ul style="list-style-type: none"> <li>• Proficient in handling banking transactions, balancing and knowledge of technicalities of the functions.</li> <li>• Service oriented, extremely positive attitude, tolerant, courteous and good in communication skills.</li> </ul>
<b>POSITIONS VACANT AT</b>	Faisalabad, Gujranwala, Sahiwal, Vehari, Multan, Muzaffargarh, D.G.Khan, Bahawalpur, R.Y.Khan, Jhang, Sialkot, Okara, Bahawalnagar, Sheikhpura.
<b>AGE</b>	Maximum 35 Years
<b>JOB RESPONSIBILITIES / ROLE</b>	<ul style="list-style-type: none"> <li>• Having practical experience in Agriculture sector with sound knowledge of related PR's of SBP and other regulatory directions.</li> <li>• MCO will be responsible for motivating, identifying and carrying out a background check of the farmers/non-farmer and other persons who are/can engage in income generating activities in his/her area to include; (i) their credit needs (ii) credit worthiness (iii) track record of dealings with other banks (iv) business potential and entrepreneurship (v) ability and viability of undertaking/expanding new/existing enterprises (vi) dependence on informal credit sources and cash flow etc.</li> <li>• Field visits for identification &amp; prospective potential bearing borrowers/existing borrowers for prudent Agri. Lending.</li> <li>• In depth knowledge of major Rabi/ Kharif Crops of the area and needs for development loans/farm mechanization.</li> <li>• The pass Book and/or any other security/title document provided by the borrower will be examined by the MCO and its genuineness, the veracity of contents will be checked with the relevant records of the Revenue Authorities, vis-à-vis the actual position on the ground by field visits. MCO will record the prescribed certificate confirming the authenticity of the Pass Book/other title documents.</li> <li>• Field visits for disbursement/recovery of loans in a timely manner to the farmers as per Bank's policy.</li> <li>• Procurement of other allied businesses of the customers.</li> <li>• Effectively manage the service environment of a branch.</li> <li>• To ensure inter-departmental coordination for smooth operations and good working relationships.</li> </ul>

- We Offer competitive remuneration package geared towards attracting best talent in the market.
- Candidates residing, having domicile or working experience of above areas or surrounding areas are eligible to apply.

