



**JOB DESCRIPTION**  
AM/ Manager Compliance and Credit Administration

<b>Designation</b>	AM/ Manager Compliance and Credit Administration	<b>Reports to</b>	Chief Risk and Compliance Officer
--------------------	--	-------------------	-----------------------------------

**A. JOB SUMMARY**

AM/ Manager Compliance and Credit Administration is responsible for managing the administration of loan documentation in full compliance with the PMIC’s policy, procedures and regulatory requirements.

**B. KEY RESPONSIBILITIES**

- Ensure compliance with the internal policy, credit approval T&Cs and regulatory requirements, etc.
- Prepare financing documents (grants and credit) in line with the terms approved by the competent authority.
- Review loan documents and liaise with internal and external parties for proper and efficient delivery of credit administration duties
- Control proper recording, deposit and retrieval of the security documentation and ensure that there is a robust process for the safe custody of all security documents.
- Review and maintain loan disbursement notes and adherence to the terms of the agreement.
- Ensure all lending documentation is complete as per the Company Policy and Procedures;
- Ensure that approval from relevant authorities is held for deferral / waiver of incomplete documents.
- Ensure post disbursement compliance with agreed terms and conditions, covenants, assignment of rights and review expiry of credits;
- Review credit monitoring and management reports to identify non-performing accounts or accounts with irregularities and proactively follow-up to ensure corrective actions are taken in line with credit policy.
- Development of standard loan documents and to ensure its legal effectiveness and enforceability.
- Handling all issues related to internal /external Audit regarding credit administration.
- To ensure that all required system support is in place as per best market practice for smooth operations.
- Ensure validity, acceptability and enforceability of the delivered credit documentation as per the legal standards.
- Ensure Compliance with all the Rules and Regulations issued by SECP/SBP and other applicable laws.
- Ensure timely reporting to SECP/SBP and other government agencies.
- Knowledge of all the applicable laws relating to the microfinance business will be an added advantage.

**C. JOB SPECIFICATIONS**

<b>Qualification</b>	MBA/BBA(Hons) in Finance/Management or ACCA/CA Finalist	<b>Experience</b>	At least 3-5 Years’ experience of Credit Administration/Compliance in a reputed Commercial Bank
----------------------	---	-------------------	---

<b>Functional Competencies</b>	<ul style="list-style-type: none"> <li>▪ Market and Liquidity Risk Analysis</li> <li>▪ Quantitative risk modelling</li> <li>▪ Environment and Social Risk Management</li> </ul>
--------------------------------	---

<b>Core Competencies</b>	<ul style="list-style-type: none"> <li>▪ Teamwork</li> <li>▪ Decision Making and Problem Solving</li> <li>▪ Initiative and Change Driven</li> <li>▪ Planning &amp; Organizing</li> <li>▪ Effective Communication</li> <li>▪ Legal Knowledge</li> </ul>
--------------------------	--