

## Job Description

### **Functional Designation:**

Relationship Manager - Corporate Banking  
(Corporate Banking Offices at Islamabad and Karachi)

### **Functional Reporting:**

Team Leader/ Divisional Head Corporate Banking

### **Basic Responsibility/ Function:**

The Relationship Manager in Corporate Banking is responsible for managing and growing relationships with corporate clients, offering tailored financial solutions and ensuring compliance with regulatory and internal policy requirements. The RM will work closely with internal stakeholders, credit risk teams, and external clients to maximize revenue and mitigate risks.

### **Roles & Responsibilities:**

- Achieve assigned revenue targets by offering corporate banking products and services.
- Handle.
- Structure and negotiate financial solutions, including all types of debt & investment transactions (funded/un-funded, structured finance, TFC etc.).
- Develop and maintain strong relationships with existing and potential corporate clients.
- Act as the primary point of contact for clients, providing them with financial solutions.
- Conduct credit analysis and financial risk assessment of corporate clients.
- Prepare and submit credit proposals, ensuring alignment with the PCICL's risk appetite.
- Monitor portfolio performance, ensuring compliance with credit terms and timely repayments.
- Identify early warning signs of credit deterioration and take proactive steps for risk mitigation.
- Ensure compliance with SBP's regulations and internal policies.
- Stay updated with regulatory changes, ensuring all transactions adhere to legal and regulatory requirements.
- Conduct due diligence (KYC/AML) for all clients and maintain proper documentation.
- Keep track of industry trends, market dynamics, and competitor activities.
- Provide insights to management on emerging risks and opportunities in corporate banking.

### **Qualification and Experience:**

Minimum bachelor's degree in Finance, Business Administration, Accounting or equivalent with at least 5 years of experience in Corporate & Commercial Banking.

### **Skills Required:**

- Hands on command on financial analysis.
- Analytical Skills.
- Good interpersonal and communication skills.
- MS Office.