

## Bank of Azad Jammu and Kashmir

The Bank of Azad Jammu and Kashmir (BAJK) is an emerging and rapidly growing Financial Institution wholly owned by the Azad Government of the State of Azad Jammu and Kashmir. The BAJK focuses on strengthening its institutional capacity through continuous up-gradation in terms of Human Resource at the Bank. Currently, BAJK is looking for dynamic professional who is a team player, energetic, result oriented with proven record of accomplishments and willing to work in a challenging environment, possess the necessary exposure and skills in the area of Human Resource, Compliance, Risk Management, Credit Management and Business.

<b>Position/ Job Title</b>	<b>Divisional Head- Credit Management Division- (SVP)</b>
<b>Educational / Professional Qualification</b>	Minimum Bachelor's Degree from HEC recognized local or foreign University/ Institution.
<b>Experience</b>	<ul style="list-style-type: none"><li>• Minimum experience of 10 Years in different banks out of which minimum 08 years of management experience in the relevant area of operations.</li><li>• Possess hands on working experience in developing the Credit Management Framework &amp; strategy and its implementation in large organizations preferably in public sector institutions.</li></ul>
<b>Knowledge/ Other Skills/ Expertise</b>	Must have excellent knowledge in the following areas: <ul style="list-style-type: none"><li>• Comprehensive knowledge of regulatory requirements, must have ability to review and enrich Bank's Credit Management policies and procedures, management and mitigation of Credit Risk associated to banking industry.</li><li>• Strategic Role in Credit Management of the bank and in its outreach.</li><li>• Adequate and effective knowledge of Credit Management Framework by ensuring that the Bank is fully complied with relevant banking laws, rules, regulation and internal policies procedure and process as per regulator requirement.</li></ul>

<b>Place of Posting</b>	Muzaffarabad, AJ&K
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