Terms of Reference

Position	**Additional Joint Director - Lending & PF Department**
Division	Specialized Companies Division
No. of Position	1
Nature of Employment	Regular
Location	Islamabad
Duties and Responsibilities	• Identify and develop key policy areas, especially those relating to fintech-based business models for NBFCs. • Advise on new ideas to enhance outreach of microfinance sector, especially towards underserved segments. • Research and analyze innovative business models and data to help formulate policies. • Effective engagement and consultation with internal and external stakeholders for policy and regulation making • Provide support on day-to-day operational work e.g. processing financial product approvals, reviewing and processing regulatory relief applications etc.
Qualification	• Master's or Bachelor's degree (Equivalent to 16 years of education) in Business Administration, Finance, Accounting, Financial Technologies or any other related disciplines from HEC recognized reputable University/Institute. • Additional qualifications CFA or FRM will be given preference.
Post Qualification Experience	• Minimum Eight (08) years of post-qualification experience. • (Experience of microfinance/ lending operations /international donor agencies / grant management will be given preference)
Age Limit	• The maximum age should not exceed 45 years on the last date of submission of application.
Functional / Technical Skills	• Qualification /experience and understanding of financial sector, especially microfinance. • Knowledge of Financial Technologies (Fintech) based business solutions & systems. • Strong analytical, research and report writing skills
Soft Skills	• Strong communication skills and interpersonal skills • Decision-making and Analytical problem solving • Adaptability and planning