

CAREER OPPORTUNITIES IN BANKING

The Bank of Punjab (BOP) is a premier, award-winning commercial banking institution and the definitive market pioneer in Priority Sector Banking. Celebrated for its aggressive growth trajectory, digital innovation, and elite customer solutions, BOP stands as an industry leader in both SME Banking and Agriculture Credit.

We invite applications for the following positions in our Collections & Recovery Division - **Digital Banking Group**:

Position	Job Summary / Major Responsibilities	Eligibility Criteria
Unit Head Collections & Recovery (GoPb) (Digital Banking Group) (Grade: Band 5 to Band 3) (Location: Lahore)	Responsible for managing the collections tele team in the whole country. To lead, strategize and manage centralized telephonic collection operations for effective control on delinquency and NPLs. Job descriptions also include monitoring of monthly Collection/Recovery targets and to enhance, develop and continuously review the reward/incentive plan for improvement of Departmental Performance. To manage and motivate team members to meet their assigned targets by monitoring daily performance MIS. To proactively manage seasonal impact on Collections, Recoveries and delinquencies by taking pre-emptive measures and implementing them out effectively. Tele-Collection Strategy & Operations: Overall responsible for leading the tele-collection function covering all delinquency buckets. Develop and implement effective collection strategies to improve contractability and PTP conversion. Ensure achievement of collection targets and reduction in roll-forward rates. Team Leadership & Management: Lead and manage team leaders who in turn manage TCOs. Responsible for manpower planning, rostering, performance management and retention. Conduct regular performance review meetings with team leaders and drive performance culture. Portfolio Analysis & Strategy: Analyze collection reports, data cuts and portfolio trends provided by MIS to identify risks and opportunities. Review bucket-wise movements, vintage trends, promise kept rates and flow rates to refine calling strategies. Policy, Process & Compliance: Ensure entire tele-operation works within approved collection policy and code of conduct. Ensure compliance with regulatory guidelines regarding collection calling hours, customer dealing and conduct. Ensure discipline, punctuality and professionalism on tele-floor. Coordination & Stakeholder Management: Ensure seamless coordination with Field Collections for non-contactable and broken PTP cases. Liaise with Recovery, Legal and Risk for escalated and chronic accounts. Coordinate with IT and Support functions for system uptime and operational requirements.	Qualification: Minimum Bachelor's Degree, from a HEC recognized University/ Foreign University. Age: Up to 55 years as on date of application. Experience: Minimum 09 years of relevant Banking/Non Banking experience.

Important Note:

- Only shortlisted candidates shall be called for interview. No TA/DA will be admissible.
- The Bank of Punjab reserves the right to accept or reject any application(s) without assigning any reason(s) thereof.
- The Bank is an equal opportunity employer. Females, Minorities, Differently Abled Persons – (DAP) and Transgender are encouraged to apply.
- The above position(s) carry market based competitive remuneration.
- Individuals fulfilling the above mentioned criteria are encouraged to apply online through BOP career portal <https://www.rozee.pk/company/the-bank-of-punjab-bop> latest by **October 21, 2026**.