"The Nation's Bank", **National Bank of Pakistan** aims to support the financial well-being of the Nation along with enabling sustainable growth and inclusive development through its wide local and international network of branches. Being one of the leading and largest banks of Pakistan, National Bank of Pakistan is contributing significantly towards socioeconomic growth in the country with an objective to transform the institution into a future-fit, agile and sustainable Bank.

In line with our strategy, the Bank is looking for talented, dedicated and experienced professional(s) for the following position in the area of **Risk Management.**

The individuals who fulfill the below basic-eligibility criteria may apply for the following position:

01	**Position / Job Title**	**Assistant Manager Credit (OG-II / OG-I)**
	Reporting to	Regional Executive - Credit / Hub Head - Retail and Program Lending Division
	Educational / Professional Qualification	• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan • Candidates having Master's degree and / or any other relevant certification(s) will be preferred
	Experience	• Minimum 03 years of banking experience out of which 02 years in credit processing in SME and / or Consumer and / or Agri and / or SBP schemes and / or product program based lending in a commercial bank • Candidates having experience of working in a similar role in large banks will be preferred
	Other Skills / Expertise / Knowledge Required	• Sound knowledge of Retail, SME and Agri financing • Awareness of SBP Prudential Regulations • Well conversant with MS Office
	Outline of Main Duties / Responsibilities	• To analyze and process credit proposals and raise queries to business in compliance with product program guidelines and risk acceptance criteria • To analyze the borrower's financial health by horizontal and vertical analysis of the financial statements • To identify inconsistencies, gaps and weaknesses in credit proposals and risks associated with financing in light of the bank's policy and procedures • To review credit information reports (eCIB / private bureaus) and ensure borrower credit history is assessed in line with SBP Prudential Regulations • To evaluate collateral / security arrangements including valuations, legal opinions and insurance coverage as per Bank policy • To update the status of pending issues with respect to credit requests. Incorporate changes as advised by senior regional executive credit • To prepare MIS pertaining to credit request for onward submission to the Regional Executive Credit • To ensure credit facilities are properly structured and there is no violation of the internal and external regulations / policies • To coordinate with business, CAD and legal / compliance for resolution of pre and post disbursement discrepancies • To assist in internal / external audits • To perform any other assignment assigned by the supervisor(s)
	Place of Posting	Sukkur

Assessment Test / Interview(s)	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or panel interview(s).
Employment Type	The employment will be on contractual basis for three years which may be renewed on discretion of the Management. Selected candidates will be offered compensation package and other benefits as per Bank's Policy / rules.

Interested candidates may visit the website **www.sidathyder.com.pk/careers** and apply online within 10 working days from the date of publication of this advertisement as per given instructions.

Applications received after due date will not be considered in any case. No TA / DA will be admissible for test / interview.

National Bank of Pakistan is an equal opportunity employer and welcomes applications from all qualified individuals, regardless of gender, religion, or disability.