

“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	CAD Officer (OG-II / OG-I)
	Reporting to	Regional Executive - Credit Administration (CAD)
	Educational / Professional Qualification	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Minimum 03 years of banking experience out of which 02 years in Credit Administration, and / or Loan Processing and / or Commercial Banking and / or SME Banking and / or Banking operations
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Sound knowledge of commercial, SME financing / credit administration / review of legal documentation / pledge operations • Exposure to collateral and risk monitoring / reporting • Good interpersonal and communication skills • Proficient in MS Office
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To assist in scrutiny of Sanction Advice / Facility Offer Letter with reference to Credit Approval Authority Booklet (CAAB) • To provide support in the preparation of standard documentation i.e. IBs for Corporate / Commercial / SME / Agri accounts • To prepare for Disbursement Authorization Certificate (DAC) • To supervise registration of charge with SECP through BLA • To assist in conducting in-house visits of Pledge sites and coordinate for arranging outsource inspection of pledged stocks • To provide support for reviewing the outsourced stock inspection and valuation reports • To feed details in the system in lieu of approved facilities i.e., collateral, insurance and other related details • To assist in preparation of CAD related MIS and its submission to controlling office • To provide support in monitoring allowed deferrals & its follow-up for completion of deferred formalities within the stipulated time • To monitor compliance with terms and conditions and covenants as stipulated in the Sanction Advice • To monitor the expiry status of Insurance Policies of collaterals / stocks held by the Bank • To monitor expiry limits / temporary extensions • To monitor of Excess Over Limit (EOL) and adjustment within approved period • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Hyderabad, Islamabad, Multan and Larkana

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).
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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.
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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.