

“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	Credit Analyst - Program Lending (SME & SBP) (AVP)
	Reporting to	Regional Executive - Credit / Hub Head - Retail & Program Lending
	Educational / Professional Qualification	- Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC - Candidates having Master’s degree and / or any other relevant certification(s) will be preferred
	Experience	- Minimum 06 years of banking experience out of which 04 years in credit processing and / or Consumer and / or SME and / or SBP schemes and / or product program-based lending - 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 for SME and program lending, ensuring alignment with program guidelines and Risk Acceptance Criteria (RAC) - To conduct thorough due diligence to assess the viability of business models and financial soundness of borrowers - To analyze the borrower’s financial health by horizontal and vertical analysis of the financial statements and provide clear and actionable feedback on proposals to business teams - To identify inconsistencies, gaps, weaknesses in credit proposals and risks associated with financing in light of the Bank’s policy and procedures - To identify risks associated with SME and program lending portfolios, including sector-specific and borrower-specific risks - To maintain effective communication with business teams to facilitate timely resolution of queries and feedback on proposals - 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 assist in internal / external audits - To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Hyderabad and Lahore
Assessment Interview(s)		Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for 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.
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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.