

“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 (OG-I / AVP)
	Reporting to	Senior Credit Officer
	Educational / Professional Qualification	• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC • Candidates having a Master’s degree and / or relevant certification(s) (including CFA, FRM) qualified candidates will be preferred
	Experience	• Minimum 04 years of banking experience out of which 02 years’ experience in Corporate and / or Commercial and / or SME lending either on the business side or in risk management side
	Other Skills / Expertise / Knowledge Required	• Credit analysis • Financial Statement Analysis • Sound knowledge of SME, Commercial and Corporate financing products • Sound understanding of different types of collaterals • Awareness of SBP Prudential Regulations. • Good interpersonal skills and business acumen • Proficient in the use of MS Office
	Outline of Main Duties / Responsibilities	• To analyze credit proposals, identify risks, and suggest mitigants while ensuring compliance with regulatory requirements and the Bank’s internal policies and procedures • To review credit proposals and analyze credit risk, to assess creditworthiness of the obligor in conjunction with collateral offered • To provide insightful and timely portfolio analysis • To analyze credit proposals and recommend for SCO approval & recommendation • To credit intelligence to identify business opportunities with an acceptable risk profile while reviewing credit proposals with product solutioning and recommendations • To assist in internal / external audits • To coordinate with business group for clarifications and relevant information • To partner with business and risk teams to develop and execute credit analysis • To provide credit analysis with consideration for market dynamics and client industry (including industry risks and client competitive positioning within the industry) • To analyze client cash flow and liquidity with ratio analysis and / or stress testing balance sheet strength, cash flow and profitability vulnerability • To analyze reputational risk profile, including climate and sustainability risks • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Islamabad, Karachi, Lahore

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 interview.

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