"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 Hub Head (VP / SVP)**
	Reporting to	Chief Credit Officer – Credit Risk Management Division
	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 10 years of Banking experience out of which 07 years in Corporate and / or Commercial and / or SME lending, either on the business or risk management side in a commercial bank
	Other Skills / Expertise / Knowledge Required	• Leadership & people management • Credit risk assessment skills for SME/ Commercial • Exposure to agricultural lending will be an advantage • Ability to understand and analyze financial statements of borrowers • Knowledge of credit limits/ asset products of banks and credit limit structuring • Knowledge of SBP's Prudential Regulations • Sound understanding of different types of collaterals • An understanding of collateral and legal documentation requirements • Proficient in the use of MS Office • Problem solving & decision making • Sound negotiation skills • The ability to use knowledge of specific sectors and the broader economy to make a judgment about specific credits
	Outline of Main Duties / Responsibilities	• To manage a team of Regional Executive Credits of the Hub • To approve credit proposals within defined delegated powers and to recommend proposals falling beyond Credit Hub Head powers to approving authorities as per the Bank's approved delegation level and ensure compliance of policy and procedures laid down in SBP Prudential Regulations / guidelines and all Policies / Circulars issued from time to time by Head Office (Conventional & Islamic) • To issue sanction advice of credits approved by Regional Office / Head Office to concerned branches jointly with business • To monitor borrower's accounts after disbursement for identifying early warning signals and to advise / recommend / remedial measures to business teams to restrict their progression towards classified category (Conventional & Islamic) • To approve / seek approval for settlement / restructuring / rescheduling of cases as per SBP / Banks' policies and procedures / recovery policy jointly with Special Asset Management Group and business groups • To approve / recommend credit proposals while analyzing credit risk and assess creditworthiness of the obligor in conjunction with collateral offered • To perform oversight and monitoring of regions within the hub to ensure compliance with applicable policies and procedures of credit • To monitor the credit portfolio through MIS, maintain staff data and ensure its timely submission

		• To follow up on cases under litigation / classified accounts and liaise with Head Office for handling credit related matters and remedial management • To visit customers to understand the business and the people owning / managing it • To coordinate and support business group to improve the quality of proposals and ensure all necessary information is presented in credit proposals • To ensure audit requirements and observations related to their own area are addressed (both internal and external) and implement measures to minimize recurrence and liaise with Head Office for handling audit observations • To ensure all processes are completed within the specified turnaround time • To provide support and advise to the relevant Regional General Manager for smooth operations of branches and achievement of business credit and customer service objectives of the region • To assist and support Senior Credit Officer and Chief Credit Officer with credit review, assessment, and monitoring • To train and develop the team, ensuring high standards and effective succession planning • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Faisalabad, Islamabad, Jhelum, Karachi, Lahore, Multan, Peshawar and Quetta

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.

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.