

“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 **Audit and Inspection** based at **Karachi**.

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

01	Position / Job Title	Credit Reviewer (OG-I / AVP)
	Reporting to	Department Head - Credit Review
	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 Candidates having a Master’s degree and / or any other relevant professional qualification or certifications, such as FCA / ACA / ACCA / CFA / CIA etc. in the respective field will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 04 years of banking experience, out of which 03 years as an Auditor and / or Credit Reviewer for Corporate and / or SME and / or Commercial Credits Candidates having experience of working in Commercial / Corporate / SME credits will be an added advantage
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Excellent credit risk assessment and judgement skills Excellent communication and presentation skills Ability to effectively lead and manage team Proficient in use of statistical tools and methodology in understanding / analyzing portfolio credit risk and for sample selection
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To perform and supervise end-to-end reviews of Corporate / Commercial / SME credit portfolios and Trade services, including trade finances, covering sanctioning, disbursement, utilization, and monitoring phases To conduct control tests to assess effectiveness of internal controls within the credit and trade services / finances process To evaluate business monitoring practices of Corporate / Commercial / SME borrowers and identify early warning signal To check adherence to SBP Prudential Regulations, Internal Credit policy manuals, and relevant circulars and identify instances of non-compliance and escalate material breaches to relevant stakeholders To analyze, interpret and document information which support credit review results To possess strong knowledge of credit and trade transaction processes, including associated documentation and procedural requirements To analyze and interpret financial and non-financial information supporting audit conclusions To review the financial analysis of obligors, with a focus on sustainability, leverage, and liquidity and identify weak or deteriorating credit exposures and ensure they are escalated and addressed To supervise the review and finalization of Credit Risk Review (CRR) / BRR reports of corporate centre / regions / other product programs and ensure accuracy and timeliness To understand the credit risk classification, staging (Stage 1, 2, 3), and provisioning in alignment with IFRS 9 To ensure compliance to Audit & Inspection Group’s policies and audit manual

		<ul style="list-style-type: none"> • To liaise with relevant Groups / Corporate for escalation of issues and reports • To follow-up with Group / Corporate Centre for implementation of corrective actions and validations • To perform any ad-hoc assignments or special reviews as directed by supervisors or senior management
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.