"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-II / OG-I)**
	Reporting to	Wing Head - SME Risk
	Educational / Professional Qualification	• Minimum Graduation or equivalent from a local or international university / college / institute recognized by HEC of Pakistan • Candidates having Master's degree and / or any other relevant professional certification(s) will be preferred
	Experience	• Minimum 02 years of banking experience in Commercial and / or SME, either in the business and / or in risk management in a Commercial Bank
	Other Skills / Expertise / Knowledge Required	• Credit and financial statement analysis • Knowledge of SME financing products • Understanding of different types of collaterals and respective security assessments • Knowledge of SBP Prudential Regulations • Good interpersonal skills, business acumen and proficiency in the use of MS Office
	Outline of Main Duties / Responsibilities	• To analyze credit proposals and requests, assess creditworthiness of the obligors in conjunction with business cycles and cashflows, identify risks and suggest mitigants while ensuring compliance with regulatory requirements and with the Bank's internal policies and procedures • To coordinate with relevant business groups to solicit relevant information for conducting due diligence • To partner with business and risk teams to develop and execute credit analysis, in consideration of market dynamics, client industry (including industry risks and client competitive positioning within the industry) • To analyze client cash flow and liquidity position of obligor 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 conduct security assessments, review search reports and analyze collateral / security • To recommend requests for approval & recommendations • To provide insightful and timely portfolio analysis • To assist in internal / external audits • To perform any other assignment assigned by the supervisor(s)
	Place of Posting	Karachi

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.