

“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 **Corporate & Investment Banking** based in **Karachi**.

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

<b>03</b>	<b>Position / Job Title</b>	<b>Credit Analyst – Business &amp; Credit Processing (OG-I / AVP)</b>
	<b>Reporting to</b>	Unit Head - Business & Credit Processing
	<b>Educational / Professional Qualification</b>	<ul style="list-style-type: none"> <li>• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan</li> <li>• Candidates having a Master’s degree and / or relevant certification(s) would be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 04 years of experience in the Banking Industry and / or Financial Institution, out of which 01 year in Credit Risk and / or Credit Analysis and / or Relationship Management and / or relevant field</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Strong analytical and structuring skills</li> <li>• Sound understanding of products &amp; services offered in Corporate &amp; Investment Banking</li> <li>• Excellent relationship management skills and credit-related expertise</li> <li>• Thorough understanding of the needs of local and regional corporate client base as well as regulatory regime will be an advantage</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>• To assist Unit Head in assessing credit application and providing recommendation for credit proposal submitted in light with the Bank’s approved Credit policy and procedures</li> <li>• To conduct proactive, comprehensive and timely credit analysis using credit and financial analysis expertise to examine and opine on quality and adequacy of underwriting, including analysis of operational and financial strengths / weaknesses of borrowers, cash flow, leverage and liquidity, competitive positioning, and external / industry factors impacting the business</li> <li>• To gather intelligence, analyze and present findings in form of sector analysis, present these across NBP – CIBGs’ business lines for timely decision</li> <li>• To provide regular updates on credit risk exposures with the prime objectives of internal and regulatory guidelines compliance and to monitor the performance of credit facilities utilization for identification of early signs of credit deterioration</li> <li>• To review and prepare ongoing risk assessments of the CIBG portfolio through maintaining updated knowledge on industry developments via sector analysis department</li> <li>• To keep abreast with all regulatory guidelines (including State Bank of Pakistan’s Prudential Regulations) as well as internal NBP requirements (including credit policies) and ensure strict compliance</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Assessment Test / Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or panel interview(s).
	<b>Employment Type</b>	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](http://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.**