"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(s) in the area of **Aitemaad Islamic Banking.**

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

01	**Position / Job Title**	**Credit Operations Manager (OG-I)**
	Reporting to	Branch Operations Manager
	Educational / Professional Qualification	• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan • Candidates having a Master's degree / Islamic Banking certification / degree or diploma will be preferred
	Experience	• Minimum 04 years of banking experience, out of which at least 01 year in Credit and / or Advances and / or Retail
	Other Skills / Expertise / Knowledge	• People management skills • Knowledge of banking products, policies and procedures • Strong verbal and written communication skills • Proficiency in MS Office & databases • Sound knowledge of Islamic Banking • Selling and good interpersonal skills • Ability to manage multiple tasks, organize priorities and meet targets
	Outline of Main Duties / Responsibilities	• To ensure all accounting entries with respect to disbursement and adjustment of transactions, as per approved terms mentioned in facility offer letter / credit memo / minutes / Disbursement Authorization Certificate (DAC) & the approved process flow and respective formats • To execute accrual, re-pricing, profit calculation, rental realization, monitoring, correspondence etc. of respective accounts and transactions related to all advances and corporate Sukuk parked at Branch (on advise of RM) • To ensure that disbursements of advances / investments (all types) are within approved limits all the time • To ensure posting of all entries in ALMANAC (LMS) and PD Teller. Also to maintain and keep balancing all advances / investments (advance against Istisna / Tijarat / Salam / Murabaha) including all subsidiary ledgers related to advances / investments in physical registers (Counter checked by RM) • To coordinate with customer and relevant stakeholders (RM / CAD) regarding payments due or falling due, aging, recovering of finance / profit / rental, Takaful / Insurance policies pertaining to advances / investments parked at branch • To keep financing, security documents, original insurance policies during interim period between disbursement and taking over of respective documents by CAD • To execute entries pertaining to advances and investment as advised by Pool Management Division (AIBG) • To ensure no lapses of error, balancing, reconciliation for all credit activities • To assist auditors (internal & external) during branch audit, rectification and providing reports pertaining to advances and investment portfolio parked at branch in liaison with RM / Unit Head and CAD officer

		• To prepare all types of monthly / quarterly / annual statements pertaining to advances / investment parked at branch e.g. ECIB, F-256 etc. • To ensure confidentiality and transparency in maintaining / handling of credit portfolio • To address customer queries / issues and make sure the branch's customer service meets required standards • To maintain shadow credit files / documentation and ensure comprehensive records maintenance of respective accounts in liaison with RM / CAD for the consumption of external and internal financial, management, Shariah, SBP or all kinds of audits (should also keep the documents in scan form) • To ensure compliance of Banking Laws, Regulations, Banking instructions and SOPs including Shariah Compliance related to credit operations • To prepare monthly GL certificate and get it signed by RMs • To ensure all Audit requirements and observations are addressed (both internal and external) and implement measures to minimize and curtail recurrence along with relevant RM and CAD • To ensure all processes are completed within the specified TAT • To perform any other assignment as 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.