

“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** based at **Karachi**.

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

01	Position / Job Title	Credit Risk Officer (OG- I / AVP)
	Reporting to	Manager Credit Risk, Credit Risk Management Division
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum graduation or equivalent from a local or international degree granting institution recognized by the HEC of Pakistan • Candidates having a Master’s degree and / or relevant certification like CFA qualified candidates will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 04 years of experience in Enterprise Risk and / or Risk Modelling and / or Risk Consulting Services
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Analytical skills in Excel, Power BI and other data visualization tools • Understanding of credit risk, portfolio analytics and risk modeling • Ability to work with cross-functional teams and manage deadlines
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To perform independent validation and periodic back-testing of Obligor Risk Rating (ORR) models and outcomes to ensure accuracy, stability, and regulatory compliance • To demonstrate a sound understanding of credit risk concepts, including Probability of Default (PD), Exposure at Default (EAD), Loss Given Default (LGD), and Expected Credit Loss (ECL), along with their underlying methodologies and assumptions • To support the calculation and review of regulatory Credit Risk-Weighted Assets (RWA) in accordance with the State Bank of Pakistan (SBP) Basel framework and applicable guidelines • To assist in the preparation, review, and reconciliation of regulatory and management information system (MIS) reports, including exception and variance analysis, for submission to management and SBP • To contribute to the preparation of responses to regulatory inspections, internal audits, and external audit observations • To assist in the compilation, validation, and reconciliation of data used for regulatory capital calculations and related MIS’s • To support model governance activities, including documentation, model performance monitoring, and periodic reviews in line with internal policies and regulatory guidelines • To coordinate with relevant Business Groups, Finance, and IT teams for data validation and reconciliation • To support ongoing enhancements to credit risk models and reporting frameworks by identifying areas for improvement • To perform any other assignment as assigned by the supervisor(s)

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.