

“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	Officer Risk Review (OG-II / OG-I)
	Reporting to	Wing Head - Risk Review - SME Risk and RMG HR & Administration Division
	Educational / Professional Qualification	- Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan - Candidates having Master’s degree and / or any other relevant certification(s) will be preferred
	Experience	- Minimum 03 years of banking experience in Credit Risk Management and / or Credit Approvals and / or Credit Review and / or Commercial Banking and / or SME Banking within a commercial bank - Candidates having hands on experience in independent credit review, portfolio monitoring, delegated credit approval, regulatory compliance, and policy implementation will be preferred
	Other Skills / Expertise / Knowledge Required	- Strong knowledge of Commercial and SME credit risk assessment - Thorough understanding of SBP Prudential Regulations and internal credit policies - Knowledge of delegated credit approval framework and post-approval review processes - Strong analytical, investigative, and report writing skills - Proficiency in MS Office and MIS reporting tools
	Outline of Main Duties / Responsibilities	- To responsible for independent review of SME and Commercial credit approvals processed by Regional Head Credit and Hub Head Credit under delegated authorities - To conduct risk based post approval reviews to assess compliance with internal credit policies, delegated approval authorities, and SBP Prudential Regulations - To identify policy deviations, documentation deficiencies, underwriting weaknesses, recurring exceptions, and emerging portfolio risks, and recommend corrective and preventive actions - To ensure timely closure of Risk Review observations and monitor implementation of agreed corrective actions across Regions and Hubs - To ensure timely completion of reviews - To perform any other assignment 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.