

“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	Policy Officer (OG-II / OG-I)
	<b>Reporting to</b>	Wing Head – Policy & Portfolio Monitoring
	<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</li> <li>Candidates having Master’s degree and / or any other relevant certification(s) will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 04 years of banking experience, out of which 02 years in credit policy and / or credit risk and / or Consumer / SME / SBP schemes and / or product program based lending</li> <li>Candidates having experience of working in similar role in commercial banks will be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Sound knowledge of Consumer / Retail. SME, and Agri financing policies / products along with SBP Prudential Regulations</li> <li>Well-versed in MS Office, data handling and perform portfolio analysis</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To analyze portfolio trends and behavior and propose changes in product programs, accordingly</li> <li>To review product programs from a risk perspective keeping in view organizational goals regulatory requirements and risk appetite</li> <li>To develop and test product program related credit score cards and propose changes where appropriate</li> <li>To collaborate with Product, Risk, Business and Compliance teams to structure credit programs that balance growth objectives with prudent risk management</li> <li>To monitor market trends, competitor practices and economic indicators to identify potential impacts on portfolio performance and recommend proactive policy adjustments</li> <li>To support periodic reviews of product programs, including reassessment of customer segments, eligibility criteria, pricing structures and documentation requirements</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.**