

“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**.

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

01	Position / Job Title	Regional Executive – Credit (AVP / VP)
	<b>Reporting to</b>	Chief Credit Officer – Credit Risk Management
	<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) including CFA will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 06 years of banking experience out of which 03 years in Credit processing / approval. Preferably well aware of Commercial, SME, consumer, CAD, Islamic &amp; Agri financing products</li> <li>• Candidates having experience of working in large scale / public sector banks will be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Excellent credit risk assessment skills</li> <li>• Ability to understand and analyze financial statements of the borrowers</li> <li>• Thorough knowledge of credit limits/ asset products of banks and credit limit structuring</li> <li>• Superior knowledge of SBP’s Prudential Regulations</li> <li>• Credit administration including securities and legal documentation requirements</li> <li>• Advance MS Office</li> <li>• Problem Solving &amp; Decision Making</li> <li>• Adaptability &amp; Negotiation Skills</li> <li>• Leadership &amp; People Management</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>• To approve credit proposals within defined delegated powers and to recommend proposals falling beyond RE-Credit powers to approval authorities as per bank’s approved delegation level, policy and procedures laid down in SBP Prudential Regulations/ guidelines and all Policies Circulars issued from time to time by Head Office (Conventional &amp; Islamic)</li> <li>• To issue sanction advices of the cases approved by Regional Setup/ Head Office to concerned branches jointly with business</li> <li>• To monitor borrower’s accounts after disbursement for immediate picking-up early warning signals and to advise/ recommend/ remedial measures to Branch Manager to endeavor to restrict their movement towards classified category (Conventional &amp; Islamic)</li> <li>• To approve/ seek approval for settlement/ restructuring/ rescheduling of cases as per SBP/banks’ instructions/ recovery policy jointly with Special Asset Management Group</li> <li>• To perform oversight and monitoring of branches with in the region</li> <li>• To monitor the credit portfolio through credit returns and ensure its timely submission</li> <li>• To follow up on cases under litigation/ stuck-up accounts; and Liaising with Head Office for handling credit related matters and remedial of other audit observations/ findings</li> </ul>

	<ul style="list-style-type: none"> <li>• To visit customer's place to have inside view of the business performance</li> <li>• To coordinate and support business group to improve the quality of proposals and ensure all necessary information are provided and incorporated in Credit Policy</li> <li>• To maintain and update MIS and staff data and share with different quarters as and when needed</li> <li>• To ensure compliance of Banking Laws, Regulations, Banking instructions and procedures</li> <li>• To maintain all files/ documentations and ensure comprehensive records maintenance related to daily credit operations</li> <li>• To ensure Audit requirements and observations related to their own area are addressed (both internal and external) and implement measures to minimize and curtail recurrence</li> <li>• To ensure all processes are completed within the specified TAT</li> <li>• To ensure all SOPs are followed as per policies and procedure of the Bank</li> <li>• To provide support and advise of the GM for smooth operations of branches and achievement of business and customer service objectives of the region</li> <li>• To assist and support Hub Credit Head and Senior Credit Officer on credit review, assessment and monitoring</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul>
<b>Place of Posting</b>	Muzaffarabad AK and Peshawar

<b>Assessment Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for 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 interview.

**National Bank of Pakistan is an equal opportunity employer and welcomes applications from all qualified individuals, regardless of gender, religion, or disability.**