

“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 - CAD (VP)
	Reporting to	Divisional Head - Credit Administration (CAD)
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan • Candidate having Masters’ degree and / or any other relevant professional certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 08 years of banking experience out of which at least 03 years in Credit Administration, and / or Credit Operations in a Corporate and / or Commercial Banking
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Sound knowledge of commercial financing / credit administration / review of legal documentation / pledge operations • Exposure to collateral and risk monitoring / reporting • Good interpersonal and communication skills • Proficient in MS Office
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To issue Disbursement Authorization Certificate (DACs) for commercial accounts, ensuring that necessary documentation (finance, loan agreements, security documents, charge creation documents etc.) is in accordance with the approved terms and conditions of the Sanction Advice • To ensure that disbursements are made strictly after completion and proper execution of documents, creation of bank’s charge / lien with concerned authorities, insurance coverage, satisfactory genuineness and perfection certificates of lawyer are in place, and where applicable sufficient stocks are pledged / hypothecated with safety margins • To conduct surprise inspection of pledged sites viz-a-viz branch records to determine irregularities including shortages / shortfall, if any, and follow-up with the concerned branch managers for resolution of the same • To coordinate and follow-up with branches / regions for rectification of irregularities / observation / discrepancies identified by Credit Administration Division, Audit & Inspection group & SBP • To supervise credit maintenance, analysis of periodic reports and follow-up with concerned quarters for regularization of irregularities, if any • To ensure that insurance arrangements / policies tendered by the customer are valid, backed by the premium paid receipt, cover all the required risks as per sanction advice / Bank’s policies and are duly insured by company on the Bank’s panel • To track and follow-up for outstanding documents required before disbursement (if any) with the concerned quarters. Ensure obtain necessary exemption / deferral duly approved by the competent authority, where required • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Faisalabad, Karachi, Jhang and Sialkot

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

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