

“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 **Inclusive Development**.

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

01	Position / Job Title	Regional Manager - SME (AVP / VP)
	Reporting to	Regional Executive - Inclusive Development
	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 • Candidates having a Master’s degree from HEC recognized university / institution will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 06 years of banking experience, out of which at least 03 years in SME banking preferably as Team Leader / Unit Head / Regional Manager / Business Head • Candidates having working experience in Commercial Banking would be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Sales management & strong interpersonal skills • Geographical knowledge of the place of posting • Strong verbal and written communication skills • Sound knowledge of banking and lending products • Proficient in MS Office suite (Word, PowerPoint & Excel) • In-depth knowledge of SBP Prudential Regulations and regulatory requirements related to Commercial & SME lending
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To meet Commercial & SME assigned business growth and profitability targets of lending and trade business through marketing of new business relationships • To establish, develop and maintain existing portfolio contributing to the overall client relationship strategy • To prepare credit proposals along with financial analysis ensuring risk parameters are adequately addressed, industry overview, financial spreads and projections • To recommend request for the approval of credit exposure for existing and fresh customers • To conduct frequent visits and follow up with the customers and branches for timely recovery of markup / principal • To prepare security documents in liaison with CAD and legal counsel for completion of disbursement formalities as per sanction advice • To arrange disbursement after issuance of DAC • To prepare credit related statistics and MIS for internal and external authorities • To assist National Business Head in designing procedure for effective and efficient processing of loans in region / branch • To closely monitor clients for identification of business opportunities and anticipate potential risks • To proactively take action on possible risk issues and concerns • To provide timely and accurate service & support for the retention of CSME customers • To identify and recommend workflow and process alternatives leading to improve efficiency and service levels • To adhere Bank’s policies and regulatory requirements in terms of CSME financing • To demonstrate and foster positive attitudes and trust among clients, prospects and employees

	<ul style="list-style-type: none"> • To prepare Statement of Classified Advances (SCA) in coordination with credit staff • To work with stakeholders regarding collection and recovery of loans • To perform any other assignment as assigned by the supervisor(s)
Place of Posting	Mansehra

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.