

“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(s) in the area of **Inclusive Development**.

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

01	Position / Job Title	Relationship Officer (OG-II / OG-I)
	Reporting to	Relationship Manager – Commercial Center
	Educational / Professional Qualification	• Minimum Graduation or equivalent from a local or international university / College / Institute recognized by the HEC • Candidates having a Master’s degree in Business and / or any other professional certifications such as AIBP, JAIBP will be preferred
	Experience	• Minimum 4 years of working experience in business lending, specifically in Commercial Financing and / or SME and / or Corporate Banking or in a similar role, preferably in bank(s)
	Other Skills / Expertise / Knowledge Required	• Strong understanding of Credit Lending, Commercial Financing and Trade Finance • Sound knowledge of Banking Regulations and Market Dynamics • Relationship Management and negotiation ability • Analytical, communication and problem-solving skills • Ability to manage multiple tasks, organize priorities and meet targets • Proficiency in MS Office and databases
	Outline of Main Duties / Responsibilities	• To assist Senior Relationship Manager & Relationship Manager in managing and growing a portfolio of Commercial clients by providing customized financial solutions, ensuring asset quality, maximizing revenue, and maintaining strong client relationships in line with the bank’s credit and risk policies • To develop and implement business strategies to grow quality assets in alignment with organizational goals • To promote the bank’s financing products, including working capital, trade finance, and term loans • To manage and enhance existing client relationships to ensure portfolio retention and growth • To regularly review the financial health and performance of clients to identify potential risks and opportunities • To conduct periodic client visits and provide updates on portfolio performance • To analyze financial statements and business models of CB clients to assess creditworthiness • To structure and recommend appropriate financing solutions tailored to client needs • To prepare comprehensive credit proposals in compliance with internal policies and regulatory guidelines • To ensure credit facilities are approved within the risk appetite of the bank • To ensure adherence to internal credit policies, SBP regulations, and AML/KYC guidelines • To collaborate with internal stakeholders to provide seamless client service • To achieve financial and non-financial targets, including revenue, portfolio growth, and client satisfaction • To contribute to the bank’s overall strategy by meeting Key Performance Indicators (KPIs) • To track early warning signals and initiate remedial measures for accounts showing stress. • To actively monitor and manage classified and watch list portfolio to minimize credit losses • To engage with clients for restructuring, settlement or recovery of overdue exposure • To coordinate with recovery, SAMG and legal teams for resolution strategies, including negotiated settlements, rescheduling or legal action including transfer of relationship

		process of loss accounts to SAMG • To work closely with internal stakeholders such as Credit Risk, Operations, Treasury and recovery unit • To supervise and oversee overall operations of the unit and ensure that all activities are conducted strictly complying to the Bank's policies & procedures along with SBP Prudential Regulations • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi and Sialkot
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.