"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 **Aitemaad Islamic Banking.**

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

01	**Position / Job Title**	**Relationship Manager - SME Commercial (OG-I)**
	Reporting to	Wing Head – SME Commercial (North)
	Educational / Professional Qualification	• Minimum Graduation or equivalent in Finance / Accounting / Economics / Commerce from a local or international university / college / institute recognized by the HEC of Pakistan • Candidates having a Master's degree and / or Islamic Banking certification or degree / diploma (NIBAF) will be preferred
	Experience	• Minimum 04 years of banking experience in relationship management and / or Credits in Corporate and / or Commercial and / or SME in Assets • Candidates with understanding of financial analysis such as Balance sheet / Profit and Loss analysis would be preferred
	Other Skills / Expertise / Knowledge	• People management skills • Knowledge of banking products, policies and procedures • Strong written & verbal communication skills • Proficient in MS Office Suite • Good understanding of Islamic banking practices / products • Good negotiation skills • Ability to manage multiple tasks, organize priorities and meet targets
	Outline of Main Duties / Responsibilities	• To be able to expand and manage respective SME & Commercial portfolio (Assets) efficiently to meet revenue and profit target • To introduce new customers and to conduct periodic visits to the customer's business places / pledge sites and accordingly submit call reports to Wing Head – SME Commercial • To develop business through marketing of structured products, tailored in-line with the specific requirements of the customers and cross-selling of products • To manage existing and potential relationships and to look for prospective clients with a view to leverage further business and widening the portfolio. with the objective of maximizing overall customer risk-adjusted profitability, and share of business • To prepare quality credit proposals as per the approved formats ensuring accuracy and data integrity in-line with risk management guidelines • To conduct periodic analysis of portfolio to assess early warning signals and take required measures as per policies and to take proactive or remedial actions where required • To ensure compliance of all regulatory as well as internal policies & guidelines • To coordinate with Shariah Compliance & relevant internal stake holders to ensure compliance of prevailing policies and regulations • To assist and coordinate internal and external auditors to ensure timely provision of requirements and closure thereof • To coordinate with Credit Administration Department and customers for issuance of Disbursement Authorization Certificate (DAC) and smooth account operations • To maintain, safe keeping and update credit files with latest record • To take necessary measures to keep portfolio regular and subsequently reduce the non-performing loans (NPLs) ratio

		• To assist Wing Head with necessary documents / documentary evidences / information with a view to assessing clients' financing needs • To ensure compliance of SBP PRs, Foreign Exchange Manual, NBP Credit Policy Manual and other relevant laws and circulars as issued from time to time • To create, update and use various reports / MIS(s) as per requirements of management. • To assist Line Manager to build healthy Commercial and SME portfolio • To go "extra mile" to build effective and mutually beneficial relationships & ensure zero complaint environment • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Lahore

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.