

“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 **Special Assets Management**.

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

01	Position / Job Title	Relationship Manager – Small & Medium Recovery (North / South) (OG - II / OG - I)
	Reporting to	Wing Head - Small & Medium Recovery (North / South)
	Educational / Professional Qualification	- Minimum Graduation or equivalent from a local or international university / college / institute recognized by HEC of Pakistan - Candidates having a Masters degree and / or any other relevant professional certification(s) will be preferred
	Experience	Minimum 02 years of banking experience, out of which 01 year in managing and / or dealing with Recovery Portfolio
	Other Skills / Expertise / Knowledge Required	- Sound knowledge of Retail, SME and Agri-financing - Well aware of SBP Prudential Regulations - Proficient in MS-Office
	Outline of Main Duties / Responsibilities	- To provide input in formulating strategy for the recovery targets assigned by the Competent Authority - To be responsible for recovery of various loans, including but not limited to SME, Commercial, Agriculture, Non-program-based products and Islamic - To conduct meetings with respective Branch Manager, Wing Head SME Portfolio and Regional Manager with regards to defaulters and litigation matters - To review portfolio and coordinate with customers for recovery of loans and maintain annual recovery sheets and MIS - To co-ordinate / follow up with borrowers for timely payment of monthly / quarterly installments - To conduct meetings with defaulters, Legal Division and External Agencies (to be done in coordination with Wing Head) to resolve any issues that may arise in recovery of NPL Accounts - To conduct discussions with respective Wing Head on monthly performance and outstanding recoveries - To ensure that recovery targets set by the management are achieved and relevant provisions of the SBP PRs, Recovery Policy / Credit Policy Manual are being adhered during settlement and restructuring of accounts - To ensure compliance of Banking Laws, Regulations, Banking instructions and procedures - To negotiate potential settlement with defaulters in coordination of Wing Head - To participate in monthly meeting with Wing Head to coordinate with Regional Manager for smooth working of SAMG - To follow up with branches for charge off - To maintain all files / documentation and ensure comprehensive records maintenance related to daily operations - To ensure all Audit requirements and observations are addressed (both internal and external) and implement measures to minimize and curtail recurrence - To ensure all processes are completed within the specified TAT - To ensure all SOPs are followed as per policies and procedures of the Bank - To provide support and advice to the GM for smooth operations of branches and achievement of business and customer service objectives of the region

		To perform any responsibility as assigned by the Competent Authority from time to time
	Place of Posting	Karachi, Sheikhpura, Sukkur, Sialkot & Sahiwal
	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.