

“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** based at **Karachi**.

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

01	Position/Job Title	Senior Credit Analyst (AVP / VP)
	Reporting to	Senior Credit Officer – Credit Risk Management Division
	Educational/ Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by HEC Candidates having Master’s degree and / or any other relevant certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 06 years of banking experience in Corporate and/or Commercial and/or SME banking, either on the business side or risk management side, Islamic / Conventional Candidates having experience of working in large scale banks will be preferred
	Other Skills/ Expertise/ Knowledge Required	<ul style="list-style-type: none"> Financial Statement and credit analysis skills Sound knowledge of SME, Commercial and Corporate financing products Awareness of SBP Prudential Regulations Good Interpersonal skills and business acumen MS Office
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To analyze the borrower’s financial health by horizontal and vertical analysis of the financial statements To identify inconsistencies, gap, weaknesses in credit proposals and risks associated with financing in light of the Bank’s policy and procedures To verify if the borrowers is up-to-date with the mark-up payment and the principal installment To assist in analyzing credit proposals, to identify risks and suggest rectification measures as per Bank’s credit policy manual/ regulators requirements To update the status of pending issues with respect to credit requests. Incorporate changes as advised by Senior Credit Officer To prepare MIS pertaining to credit request for onward submission to the Senior Credit Officer To ensure credit facilities are properly structured and there is no violation of the internal and external regulations/ policies To assist in internal/ external audits To conduct detailed financial analysis of complex borrowers to assess creditworthiness To evaluate credit proposals for policy compliance, risk exposure, and structural soundness To review and validate the work of credit analysts; provide guidance and mentorship To monitor repayment performance and identify early warning indicators of credit risk To recommend enhancements in credit structures and address gaps or deviations To ensure credit facilities are aligned with internal policies, SBP regulations, and best practices To coordinate with Senior Credit Officer and Risk teams on high-exposure cases

		<ul style="list-style-type: none"> • To prepare and validate MIS reports for credit portfolio monitoring and regulatory compliance • To support internal and external audits through timely data provision and documentation • To perform any other assignment as assigned by the supervisor(s)
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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.