

“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 **Operations**.

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

01	Position / Job Title	Senior Officer – Credit Operations (OG - I)
	Reporting to	Wing Head – Centralized Loan Account Processing
	Educational / Professional Qualification	Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan
	Experience	Minimum 04 years of banking experience, out of which at least 02 years of experience in Credit Operations
	Other Skills / Expertise / Knowledge Required	- Strong knowledge of credit operations, SBP regulations, and regulatory reporting requirements - Experience in revolving credit, pledge financing, and exposure segregation by commodity - Background in credit facilities for private / public sector entities and autonomous bodies - Well-versed in Export Finance Schemes, LTFF, and SBP refinance products - Understanding of infrastructure and capital project financing - Familiarity with LCs / BGs and related trade operations - Proficiency in core banking systems, loan modules, and MIS / reporting tools - Ability to perform Drawing Power (DP) calculations and exposure monitoring - Strong data management and reconciliation skills with advanced MS Excel and analytical tools (e.g. SQL, Power BI)
	Outline of Main Duties / Responsibilities	- To open loan accounts and execute disbursements in the core banking system in accordance with sanctioned advice, DAC approvals and Bank policies - To coordinate with Relationship Managers for missing information, corrections, or clarifications before disbursement and maintain up-to-date and accurate credit records in the core banking system - To manage daily loan account transactions, including markup billing, instalment recovery, and rebate calculations - To monitor post-disbursement activities, such as repayment schedules, insurance renewals, collateral revaluations, and document expiries - To issue balance confirmation certificates, bank statements (under the Ops Manager’s ID), and process cheque book requests as per procedure - To generate and maintain daily, weekly, and monthly MIS, operational reports, & daybooks and conduct periodic reconciliations of loan accounts - To perform DP calculations and exposure monitoring, and coordinate with CAD for update in Limit Plan - To handle LTFF / ERF processing, SBP-related documentation, and coordinate adjustments with relevant Business Groups - To facilitate the issuance and management of LCs / BGs, including claims handling, BG surrender intimation, and coordination with the Centralized Trade Factory - To process payments related to Muccadam, evaluators, lawyers, and other credit-related service providers - To provide operational support for settlements, payoff calculations, and general customer loan servicing

		To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Faisalabad, Hyderabad, Karachi, Lahore, Multan & 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.