

“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**.

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

01	Position / Job Title	Unit Head - Collections & Support (AVP / VP)
	<b>Reporting to</b>	Wing Head - Collections & Recovery (Retail & Program Lending)
	<b>Educational / Professional Qualification</b>	<ul style="list-style-type: none"> <li>• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan</li> <li>• Candidates having Master’s degree and / or any other relevant certification(s) will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 08 years of banking experience in Commercial Banking, including at least 05 years in Credit Collections across Retail and / or Consumer and / or SME and / or Agri Financing portfolios within a Commercial Bank environment</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Leadership &amp; People Management</li> <li>• Strong interpersonal and communication skills</li> <li>• In-depth Knowledge of collection systems, collection strategies, capacity planning, Incentive plans, policies &amp; forecasting</li> <li>• Problem Solving &amp; Decision Making. Ability to promote Innovation &amp; Guide Change</li> <li>• Sound knowledge of Consumer, Agriculture &amp; SME SBP Prudential Regulations</li> <li>• Well conversant with MS Office, data handling and perform portfolio analysis</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>• To provide strategic and operational leadership to Tele Collection and Field Collection teams across all delinquency buckets</li> <li>• To develop, implement, and continuously enhance collection and recovery strategies to achieve and maintain desired asset quality</li> <li>• To track portfolio performance, delinquency trends, roll rates, and recovery metrics, and drive timely corrective actions</li> <li>• To ensure strict compliance with regulatory requirements, internal policies, and fair practices code governing collection activities</li> <li>• To foster high standards of productivity, discipline, and ethical conduct across all collection teams</li> <li>• To set and cascade performance targets, KPIs, and incentive frameworks aligned with business objectives</li> <li>• To work closely with cross-functional teams to strengthen end-to-end collection and recovery outcomes</li> <li>• To oversee settlements, write-offs, and resolution strategies in accordance with approved policies</li> <li>• To build a robust leadership pipeline through structured training, coaching, performance management, and succession planning</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Karachi

<b>Assessment Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for panel interview(s).
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<b>Employment Type</b>	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.
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Interested candidates may visit the website [www.sidathyder.com.pk/careers](http://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.**