

“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 - Process & Control (OG - I / AVP)
	<b>Reporting to</b>	Wing Head - Quality Assurance & Control - Retail and Program Lending Division
	<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 HEC of Pakistan</li> <li>Candidates having Master’s degree and / or any other relevant professional certification(s) will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 04 years of relevant experience in credit processes, with specific exposure to the credit underwriting function in a commercial bank</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Strong understanding of consumer, SE and Agri credit policies, underwriting processes, and risk controls</li> <li>Good business acumen and process efficiency</li> <li>Excellent analytical, process control and design and coordination skills</li> <li>Awareness of SBP Prudential Regulations</li> <li>Proficiency in MS office</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To review and design control frameworks/processes for retail and program lending products</li> <li>To conduct periodic process reviews to identify control gaps and recommend remedial measures</li> <li>To liaise with product/business, operations, and credit policy teams to ensure end-to-end process alignment with policy and regulatory requirements</li> <li>To conduct pre- and post-implementation reviews of new products, system enhancements, and process changes</li> <li>To prepare dashboards and reports highlighting process deviations, control lapses, and remediation progress for senior management</li> <li>To drive automation and digitization initiatives from a credit risk perspective to enhance monitoring, reduce manual errors, and strengthen controls</li> <li>To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Karachi

<b>Assessment Test / Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or panel interview(s).
<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.

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 test / interview.

**National Bank of Pakistan is an equal opportunity employer and welcomes applications from all qualified individuals, regardless of gender, religion, or disability.**