

“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	Wing Head - Credit Approvals (SVP)
	Reporting to	Chief Credit Officer - Retail & Program Lending
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan • Candidate having Masters’ degree and / or any other relevant professional certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 10 years of banking experience in a commercial bank out of which 05 years in credit processing either in Retail and / or SME and / or Agri financing
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Good problem solving and decision-making capabilities • Sound business acumen and understanding of credit products and services • Strong interpersonal and communication skills • Sound understanding of credit evaluation and risk assessment processes • Sound understanding of risk policies, regulations and emerging trends
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To ensure that the lending is in line with the bank’s approved policies, procedures, and regulatory guidelines • To ensure monitoring with respect to overall working / underwriting to identify gaps or deviations and take corrective measures • To maintain strict control over underwriters’ performance, decision-making, and post-approval smoothness • To prepare performance reports for approving / recommending groups • To manage and monitor the credit portfolio for quality and compliance with internal policies • To strengthen overall credit delivery by ensuring smooth functioning up and down the procedural chain • To set a culture of service delivery through efficient turnaround times • To ensure risk culture integrity and balanced decision-making • To support quality checks to ensure compliance with regulatory requirements and credit policies • To arrange comprehensive training programs and delivery for credit approval staff • To perform any other assignment as assigned by the supervisor(s)

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.