

“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(s) in the area of **Audit & Inspection**.

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

01	Position / Job Title	Audit Team Member - Credit Reviewer (AVP)
	<b>Reporting to</b>	Divisional Head - Credit Review
	<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 professional qualification or certifications such as ACCA / CIA / ACA etc. will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 06 years of banking experience, out of which 02 years in Audit (BRR and Assets Risk Review) and / or Credit Risk for Corporate and / or SME and / or Commercial credits</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Strong knowledge of corporate banking products, credit lifecycle, and associated risks</li> <li>• In-depth understanding of SBP Prudential Regulations and credit policy frameworks</li> <li>• Analytical skills for financial analysis, interpretation, and risk identification</li> <li>• Familiarity with IFRS 9, credit staging, and Expected Credit Loss (ECL) concepts</li> <li>• Strong report-writing, communication, and stakeholder management skills</li> <li>• Understanding with the credit risk classification, staging (Stage 1, 2, 3), and provisioning in alignment with IFRS 9</li> <li>• Ability to manage deadlines, multitask, and work independently as well as in teams</li> <li>• Excellent MS Office Skills requires</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>• To perform reviews of Corporate / Commercial / SME credit portfolios and trade services including trade finances, covering sanctioning, disbursement, utilization, and monitoring phases</li> <li>• To conduct control tests to assess effectiveness of internal controls within the credit and trade services / finances process</li> <li>• To evaluate business monitoring practices of Corporate/Commercial / SME borrowers and identify early warning signal</li> <li>• To check adherence to SBP Prudential Regulations, internal Credit Policy Manuals, and relevant circulars and identify instances of non-compliance and escalate material breaches to relevant stakeholders</li> <li>• To analyze, interpret and document information which support credit review results</li> <li>• To possess strong knowledge of credit and trade transaction processes, including associated documentation and procedural requirements</li> <li>• Analyze and interpret financial and non-financial information supporting audit conclusions</li> <li>• To review the financial analysis of obligors, with a focus on sustainability, leverage, and liquidity and identify weak or deteriorating credit exposures and ensure they are escalated and addressed</li> <li>• To review and finalize Credit Risk Review (CRR / BRR) reports of Corporate Centre / Regions / Other Product Programs and ensure accuracy and timeliness</li> <li>• To ensure compliance with Audit &amp; Inspection Group’s policies and audit manual</li> <li>• To liaise with relevant Groups / Corporate for escalation of issues and reports</li> <li>• To follow-up with Group / Corporate Centre for Implementation of Corrective Actions and Validations</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).
<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 interview.

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