

“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:

02	Position / Job Title	Credit Manager (OG-I / AVP)
	Reporting to	Regional Executive Credit – Credit Risk Management
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by HEC, preferably with Accounting or Finance background
	Experience	<ul style="list-style-type: none"> At least 04 years of banking experience in Corporate and/or Commercial and/or SME banking, either on the business side or risk management side in Islamic and / or Conventional banking Candidates having experience of working in large scale banks will be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Financial Statement and credit analysis skills Sound knowledge of SME, Commercial and Corporate financing products Awareness of SBP Prudential Regulations Good Interpersonal skills and business acumen MS Office
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To review the risk rating, to each borrower, at the time of fresh financing, enhancement, renewal and rescheduling/restructuring To ensure the proposals falling beyond the powers are forwarded to Regional Office after ensuring that proposals are complete in all respects, associated risks have been identified and appropriate risk mitigates are in place To review and sanction/ recommend of structured loans jointly with Branch sales and Service Manager within their discretionary powers To monitor of all retail accounts after disbursement for any significant adverse change in the risk profile of borrower/conduct of account and taking remedial measures To follow up of cases under litigation /stuck-up accounts with relevant legal advisor To seek approval for settlement /restructuring /rescheduling of cases as per SBP/bank's instructions/Product Program To assess and meet training needs of Credit Staff To follow-up cases of violations / exceptions relating to Credit referred by the Head Office with the concerned Borrower for early rectification To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi West

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.