

“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	Divisional Head - Credit Administration (EVP)
	<b>Reporting to</b>	Group Chief - Chief Risk Officer
	<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>• Preferred Master's degree in Finance, Banking, Economics, Law or a related discipline</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 15 years of banking experience, with senior-level exposure to Credit Administration, Credit Operations, or Credit Risk Control</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Proven experience managing large, multi-location teams and complex credit portfolios</li> <li>• Strong hands-on knowledge of:               <ul style="list-style-type: none"> <li>• Credit documentation and security structures</li> <li>• Collateral management and charge perfection</li> <li>• SBP Prudential Regulations</li> <li>• Islamic banking documentation and Shariah coordination</li> </ul> </li> <li>• Demonstrated ability to drive change, strengthen controls, and build capable teams</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<p>The incumbent is expected to re-engineer credit administration processes, evaluate and redesign the organizational structure, strengthen controls, and build a capable, future-ready Credit Administration function aligned with the Bank’s risk appetite, regulatory obligations, and scale.</p> <p>The role serves as the final control gate before risk is put on the Bank’s balance sheet and a critical pillar of the CRO’s second line of defense and will be accountable for:</p> <ul style="list-style-type: none"> <li>• Ensuring zero compromise on documentation, collateral, and charge perfection</li> <li>• Reducing operational, legal, and execution risk in the credit lifecycle</li> <li>• Driving standardization, automation, and discipline across all CAD units</li> <li>• Strengthening talent, capability, and accountability within CAD</li> <li>• Improving turnaround times without weakening controls</li> <li>• Enhancing audit outcomes, regulatory compliance, and management confidence</li> </ul> <p><b>Principal Responsibilities</b></p> <p><b>End-to-End Ownership of Credit Administration</b></p> <ul style="list-style-type: none"> <li>• Exercise full ownership of all pre-disbursement checks, documentation, collateral management, charge creation and perfection, and limit implementation</li> <li>• Ensure strict compliance with approved credit terms and conditions; manage exceptions, waivers, and deferrals within approved governance frameworks</li> <li>• Oversee ongoing post-disbursement monitoring of documentation, securities, covenants, and outstanding positions</li> </ul> <p><b>Process Re-engineering &amp; Transformation</b></p> <ul style="list-style-type: none"> <li>• Review existing CAD processes end-to-end and lead a structured re-engineering initiative to eliminate inefficiencies, duplication, and control gaps</li> </ul>

		<ul style="list-style-type: none"> <li>• Drive automation and digitization of workflows in collaboration with IT, including documentation tracking, collateral monitoring, MIS, and dashboards</li> <li>• Establish uniform standards and SOPs across Conventional and Islamic CAD units, domestic and overseas</li> </ul> <p><b>Organizational Review &amp; Capability Building</b></p> <ul style="list-style-type: none"> <li>• Assess the current CAD organizational structure, spans of control, role clarity, and capacity</li> <li>• Redesign the structure where required to support scale, complexity, and risk profile</li> <li>• Lead targeted hiring, redeployment, and upskilling to strengthen weak areas</li> <li>• Institutionalize training programs on documentation, collateral, SBP regulations, Islamic finance requirements, and operational risk</li> <li>• Build succession plans and a sustainable leadership pipeline within CAD</li> </ul> <p><b>Risk, Control &amp; Regulatory Oversight</b></p> <ul style="list-style-type: none"> <li>• Ensure full compliance with SBP Prudential Regulations, internal credit policies, product manuals, and risk management frameworks</li> <li>• Strengthen controls to mitigate operational, legal, documentation, and execution risk</li> <li>• Conduct and oversee RCSAs, ORM controls, and Business Continuity arrangements for CAD</li> <li>• Implement and track timely closure of internal audit, external audit, and credit review observations</li> </ul> <p><b>Collateral &amp; Vendor Management</b></p> <ul style="list-style-type: none"> <li>• Strengthen collateral management frameworks, including valuation, monitoring, inspection, and custody</li> <li>• Oversee and rationalize vendor arrangements (e.g. Mucaddam companies, legal advisors, valuers), including performance evaluation and risk assessment</li> <li>• Ensure robust governance over pledged stocks, mortgages, and other securities</li> </ul> <p><b>Stakeholder Management &amp; Governance</b></p> <ul style="list-style-type: none"> <li>• Act as a senior escalation and resolution point for business, risk, legal, compliance, and operations</li> <li>• Provide expert input into policy documents covering credit, collateral management, vendor management and related manuals</li> <li>• Participate in management committees as required, providing clear, data-driven insights on credit administration risk indicators</li> </ul> <p><b>Management Information &amp; Reporting</b></p> <ul style="list-style-type: none"> <li>• Ensure timely, accurate, and meaningful MIS to senior management and regulators, including SBP reporting</li> <li>• Develop dashboards and KPIs to monitor performance, turnaround times, control breaches, and risk trends</li> </ul> <p><b>Authority &amp; Accountability</b></p> <ul style="list-style-type: none"> <li>• Authority to stop disbursements where documentation, security, or approvals are deficient</li> <li>• Accountable for systemic weaknesses in CAD processes and controls</li> <li>• Measured by outcomes: control strength, audit results, turnaround improvement, and capability uplift</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul>
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<b>Assessment Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or 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.**