

“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:

02	Position / Job Title	Unit Head – Collections & Support (AVP / VP)
	Reporting to	Chief Credit Officer – Retail and 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 HEC Candidates having Master's degree and / or any other relevant certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 08 years of banking experience, out of which 05 years in credit collections either in Retail / Consumer and / or SME and / or Agri Financing Candidates having experience of working in large scale / public sector organizations will be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Leadership & People Management Strong interpersonal and communication skills In-depth knowledge of collection systems, collection strategies, capacity planning, Incentive plans, policies & forecasting Problem Solving & Decision Making. Ability to promote Innovation & Guide Change Knowledge of handling legal documents and litigations affairs Sound knowledge of Consumer, Agriculture & SME SBP Prudential Regulations Well conversant with MS Office, data handling and perform portfolio analysis
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To develop and implement long and short term strategies for collections and recovery aligned with business goals To ensure collections practices adhere to internal policies, local laws and regulatory guidelines To maximize the profitability of the business by minimizing the NPL's To minimize the delinquency and credit losses as per assigned targets. Manage the write-off portfolio in order to ensure maximum recovery To analyze portfolio trends, vintage performance and delinquency movements to assess collection effectiveness To develop MIS for collection monitoring, productivity, flow rates, recoveries To set collection and recovery targets for both in-house outsourced collection resources as well as external agency To coordinate with external agency on a regular basis to ensure given targets are met without fail To handle internal and external audit and ensure audit findings (if any) are timely closed To coordinate with IT and other stake holders in case of any issue related to collection system To ensure that all reference materials (collection manual, credit policies & SBP regulations) are readily available to staff and collectors To ensure loss prevention at its maximum and maintain strict control to reduce the delinquency ratio To ensure comprehensive training programs and their delivery to all collection 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.