

“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 **Inclusive Development**.

The individuals who fulfill the below basic-eligibility criteria may apply for the following position.

01	Position / Job Title	Unit Head - Collection & Recovery (AVP / VP)
	Reporting to	Wing Head - SME Financing & Collection
	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 • Candidates having a Master’s degree in Business and / or any other professional certifications such as AIBP, JAIBP will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 06 years of banking / financial services experience in collections and / or recovery and / or handling credit risk (SME / Commercial) • Candidates with functional expertise in collections, delinquency management, loan restructuring or designing and executing collection strategies in a commercial bank will be considered
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Strong understanding of Credit, General, Seasonal Lending, SBP PRs and Trade Finance • Sound knowledge of Banking Regulations and Market Dynamics • Ability to manage multiple tasks, organize priorities and meet targets • Proficient in MS Office Suite (Outlook, Excel, Word, PowerPoint)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To develop and execute the SME Collections & Recovery strategy aligned with portfolio quality objectives, risk appetite, and regulatory framework of the State Bank of Pakistan • To conduct regular portfolio reviews, delinquency trend analysis, and recovery performance tracking to identify gaps and implement corrective measures for improved recovery outcomes • To strengthen early warning systems and proactive monitoring mechanisms to identify stress signals and initiate timely corrective actions • To drive digitalization of SME collections through implementation of collection systems, dashboards, automated reminders, and analytics-driven strategies • To lead, mentor, and develop SME collections teams across regions to build a strong, performance-driven recovery culture and enhance recovery efficiency • To coordinate with credit, risk, and legal functions to ensure effective resolution of non-performing exposures and recovery cases • To ensure compliance with SBP regulations, internal policies, and recovery guidelines in all collections and recovery activities. • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi

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.