

“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 - General Financing (SME) (AVP / VP)
	Reporting to	Wing Head - SME Financing Wing
	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 experience in SME financing and / or commercial lending • Candidates with functional expertise in credit risk assessment / credit approval / credit processing / portfolio management 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 oversee and manage the SME General Financing portfolio, including working capital, trade-related, and general-purpose financing while ensuring balanced growth and strong asset quality • To drive portfolio performance in alignment with approved targets, sectoral limits, risk parameters, and profitability objectives set by management • To review and assign credit proposals, supervise credit analysts, ensure quality credit analysis, ensure quality and coordinate with RMG for timely approvals and resolution of credit-related matters • To monitor portfolio utilization, yield generation, concentration risks, and overall performance to ensure portfolio sustainability and growth • To support the Wing Head in setting annual business targets, portfolio strategy and sectoral allocation plans for SME Financing • To support policy review, dissemination of procedures and implementation of credit guidelines across SME operations • To facilitate capacity building of field staff through training, coaching and technical guidance on SME credit practices • To manage overall team performance including appraisal processes, turnaround time monitoring, and productivity improvement initiatives • 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).
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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.
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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.