

“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:

03	Position / Job Title	Credit Officer (OG-II / OG-I)
	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 the HEC preferably with accounting or finance background
	Experience	<ul style="list-style-type: none"> • Minimum 02 years of experience in credit department of a commercial bank
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Strong analytical skills including the ability to analyze financial metrics • Knowledge of SME and Commercial lending process and applications • Financial Statement and Credit analysis skills • Advance MS Office • Flexibility & Adaptability • Sound knowledge of SME and Commercial
	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 structured loans jointly with Branch sales and Service Manager within their discretionary powers • To monitor 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, and ensure that all error-free returns relating to Advances/ Finances duly signed by Branch Manager are submitted to Regional Head on time • To ensure timely and effective processing of all credit proposals and loan applications in respect of Retail and Agricultural borrowers • To ensure timely submitted of periodic statement related to credit • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Muzaffarabad AK

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).
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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 test / interview.

National Bank of Pakistan is an equal opportunity employer and welcomes applications from all qualified individuals, regardless of gender, religion, or disability.