

“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 **Audit and Inspection**.

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

05	Position / Job Title	Credit Reviewer – Commercial, SME, Consumer and Retail Credit Review (OG-I)
	Reporting to	Wing Head – Commercial, SME, Consumer and Retail Review 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 • Candidates having Master’s Degree and / or any other relevant professional qualification or certifications such as ACCA / CFA / CIA, etc. in the respective field will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 04 years of banking and / or FI experience, out of which 02 years in Credits (Approval & Monitoring) and / or Credit Administration and / or Risk Management and / or Audit
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Excellent credit risk assessment and judgement skills • Understanding of audit standards and relevant regulatory guidelines • Excellent communication, report writing and presentation skills • Proficient in use of statistical tools and methodology in understanding / analyzing portfolio credit risk and for sample selection
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To assist in performing and analyzing region-based credit portfolio reviews covering end-to-end credit cycles • To assist in performing consumer / retail products credit portfolio reviews of the Bank • To correspond with Audit team for on-going Credit Risk Review (CRR) at regions • To analyze, interpret and document information which support credit review results • To evaluate financial performance of obligors and identification of weak parties • To ensure compliance to Audit and Inspection Group’s (A&IG) policies and audit manual • To check compliance of prudential regulations and credit policies • To liaise with relevant Groups / Corporate for escalation of issues and reports • To follow-up with Group / Corporate Centre for implementation of corrective actions and validations • To conduct review of business monitoring of the Commercial / SME / Retail borrowers • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Lahore

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).
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 test / interview.

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