

“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:

02	Position / Job Title	Relationship Manager – Commercial & SME (OG-II / OG-I)
	Reporting to	Regional Manager – CB & SME
	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 a Master’s degree and / or qualified CFA / AIBP / JAIBP would be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 03 years of experience of business lending related to SME Financing and / or Commercial and / or Corporate Banking or in a similar role, preferably in bank(s)
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Strong understanding of credit lending, SME financing and trade finance • Sound knowledge of banking regulations and market dynamics • Timely and effective processing of Commercial / SME loan applications
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To identify and acquire new clients to grow the Bank's lending portfolio • To develop and execute a client acquisition strategy in alignment with organizational goals • To promote the Bank’s financing products, including working capital, trade finance, and term loans • To manage and enhance existing client relationships to ensure portfolio retention and growth • To regularly review the financial health and performance of clients to identify potential risks and opportunities • To conduct periodic client visits and provide updates on portfolio performance • To analyze financial statements and business models of SME clients to assess credit worthiness • To structure and recommend appropriate financing solutions tailored to client’s needs • To prepare comprehensive credit proposals in compliance with internal policies and regulatory guidelines • To ensure credit facilities are approved within the risk appetite of the Bank • To monitor accounts for early warning signals and take proactive measures to mitigate risks • To maintain compliance with the Bank's policies, procedures, and regulatory requirements • To collaborate with internal stakeholders to provide seamless client services • To achieve financial and non-financial targets, including revenue, portfolio growth, and client satisfaction • To contribute to the Bank’s overall strategy by meeting Key Performance Indicators (KPIs) • To perform any other assignment as assigned by the supervisor(s)

Place of Posting	DG Khan, Faisalabad, Islamabad, Jhang, Karachi, Lahore, Mirpur AK, Multan, Peshawar, Rawalakot
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.