|  |  |
| --- | --- |
| **Position / Job Title** | **Associate (OG-II / OG-I)** |
| **Reporting to** | Unit Head – Advisory |
| **Academic / Professional Qualification** | * Minimum Graduation or equivalent from a local or international university / college / institute recognized by HEC * Candidates having Master's Degree and / or relevant certification(s) in Finance / Accounting (CFA / ACCA) / Marketing / Economics and (or) Commerce will be preferred |
| **Experience** | * Minimum 02 years of Banking experience, out of which 01 year of relevant experience in corporate or investment banking roles |
| **Other Skills / Expertise / Knowledge Required** | * Good relationship management skills * Ability to assess customer needs and develop products that suits their needs * Ability to work within deadlines with proven time management skills * Ability to perform basic financial analysis * Keen interest in advanced financial analysis skills * Ability to communicate clearly and concisely both orally and in writing |
| **Outline of Main Duties / Responsibilities** | * To develop and manage profitable relationship with prospect customers through frequent contacts and visits by ensuring that effective call program is maintained * To prepare credit proposals ensuring quality, accuracy, data integrity and adherence to the Bank’s policies and guidelines and to submit business proposals through the process chain for necessary approvals * To ensure that customers’ files are complete and all the required documents are available; including but not limited to KYC documents, legal documentation, all management approvals, call reports and the financial statements * To keep abreast with all regulatory guidelines (including but not limited to State Bank of Pakistan’s Prudential Regulations) as well as internal requirements of the Bank (including credit policies) and ensure strict compliance * To prepare routine business call reports, facility letters, sanction advice and other internal and external correspondences in line with the Bank’s policies and guidelines as and when required * To maintain NBPs internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators * To communicate with clients and other internal / external stakeholders during deal processing and pre & post deal closure * To create / review the financial models * To analyze historical and projected financial statements and conduct research as and when required * To maintain record / MIS and generate reports for decision making * To perform any other assignment as assigned by the supervisor(s) |
| **Place of Posting** | Karachi |