



# CAREER OPPORTUNITIES

“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 positions in the area of **Audit and Inspection**.

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

01	<b>Position / Job Title</b>	<b>Senior Credit Reviewer (AVP / VP)</b>
	<b>Reporting to</b>	Department Head – Corporate Credit Review
	<b>Educational / Professional Qualification</b>	<ul style="list-style-type: none"> <li>Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC</li> <li>Candidates having Master’s Degree and / or any other relevant professional qualification or certifications in the respective field will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 08 years of banking experience, out of which 03 years as an auditor / credit reviewer for Corporate / SME / Commercial credit. Having experience of working in commercial / corporate / SME credit will be an added advantage</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Excellent credit risk assessment and judgement skills</li> <li>Excellent communication and presentation skills</li> <li>Ability to effectively lead and manage team</li> <li>Proficient in use of statistical tools and methodology in understanding / analyzing portfolio credit risk and for sample selection</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To perform and analyze corporate credit portfolio reviews covering end-to-end credit cycle and conduct control tests</li> <li>To monitor liaison with Audit team for on-going Credit Risk Review (CRR) at Corporate Centre</li> <li>To supervise review of CRR and portfolio reports</li> <li>To check compliance of Prudential Regulations and Credit Policies of the Bank</li> <li>To analyze, interpret and document information which support credit review results</li> <li>To supervise evaluation of financial performance of obligors and identification of weak parties</li> <li>To ensure compliance to Audit and Inspection Group’s policies and audit manual</li> <li>To liaise with relevant Groups / Corporate for escalation of issues and reports</li> <li>To follow-up with Group / Corporate Centre for implementation of corrective actions and validations</li> <li>To conduct review of business monitoring of the corporate borrowers</li> <li>To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Karachi
02	<b>Position / Job Title</b>	<b>Credit Review Officer – Corporate Credit Review (OG-II / OG-I)</b>
	<b>Reporting to</b>	Department Head – Corporate Credit Review
	<b>Educational / Professional Qualification</b>	<ul style="list-style-type: none"> <li>Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC</li> <li>Candidates having Master’s Degree and / or any other relevant professional qualification or certifications in the respective field will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 04 years of banking experience, out of which 02 years in credit assessment / credit processing of corporate and / or SME credit. Candidates having experience of working in internal audit with relevant credit expertise will be preferred</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Understanding of audit standards and relevant regulatory guidelines</li> <li>Excellent communication, report writing and presentation skills</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To assist in performing corporate credit portfolio reviews covering end-to-end credit cycle</li> <li>To liaise with Audit team for on-going Credit Risk Review (CRR) at Corporate Centre</li> <li>To facilitate in assessing credit review and portfolio reports</li> <li>To analyze, interpret and document information which support credit review results</li> <li>To evaluate financial performance of obligors and identification of weak parties</li> <li>To ensure compliance to Audit and Inspection Group’s policies and audit manual</li> <li>To check compliance with Prudential Regulations and credit policies</li> <li>To liaise with relevant Groups / Corporate for escalation of issues and reports</li> <li>To follow-up with Group / Corporate Centre for implementation of corrective actions and validations</li> <li>To conduct review of business monitoring of the corporate borrowers</li> <li>To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Karachi & Islamabad
03	<b>Position / Job Title</b>	<b>Credit Review Officer - Consumer and Retail Credit Review (OG-II / OG-I)</b>
	<b>Reporting to</b>	Department Head – Consumer and Retail Credit Review



<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 04 years of banking experience, out of which 02 years in credit assessment / credit processing of consumer and / or retail and / or agriculture credit. Candidates having experience of working in internal audit with relevant credit expertise will be preferred</li> </ul>
<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>Understanding of audit standards and relevant regulatory guidelines</li> <li>Excellent communication, report writing and presentation skills</li> </ul>
<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To assist in performing and analyzing region-based credit portfolio reviews covering end-to-end credit cycles</li> <li>To assist in performing consumer / retail products credit portfolio reviews of the Bank</li> <li>To correspond with Audit team for on-going Credit Risk Review (CRR) at regions</li> <li>To analyze, interpret and document information which support credit review results</li> <li>To evaluate financial performance of obligors and identification of weak parties</li> <li>To ensure compliance to Audit and Inspection Group's policies and audit manual</li> <li>To check compliance of Prudential Regulations and credit policies</li> <li>To liaise with relevant Groups / Corporate for escalation of issues and reports</li> <li>To follow-up with Group / Corporate Centre for implementation of corrective actions and validations</li> <li>To conduct review of business monitoring of the commercial / SME / retail borrowers</li> <li>To perform any other assignment as assigned by the supervisor(s)</li> </ul>
<b>Place of Posting</b>	Karachi

<b>Assessment Test / Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or panel interview(s).
<b>Employment Type</b>	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](http://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.

(We are an equal opportunity employer)

Women, Minorities and Differently-abled Persons are encouraged to apply



PID(K)1273/23



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