

# CAREER OPPORTUNITY

“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** based at **Karachi**.

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

01	Position / Job Title	Senior Credit Officer (SVP / EVP)
	Reporting to	Chief Credit Officer
	Educational / Professional Qualification	<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 will be preferred</li> </ul>
	Experience	<ul style="list-style-type: none"> <li>Minimum 12 years of experience in banking / financial institution / credit rating agencies with at least 05 years in a senior role in credit risk management and / or corporate / commercial banking in either business or risk</li> </ul>
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> <li>Superior credit risk assessment skills and judgment including problem recognition, defining and structuring of solutions to complex credit issues. Experienced in remedial management situations. Ability to recognize and address major types of risk, including market, operational embedded in credit exposures</li> <li>Ability to deal with ambiguity on credit / business issues in reaching a decision; develop solutions / alternatives to difficult credit requests; solicit industry / product expertise as required; manage conflict and handle unpopular credit decisions</li> <li>Ability to act decisively in time-sensitive situations, exercise good judgment at all times and calmly manage effective decision making in high stress environments. Ability to clearly and proactively communicate in verbal and written form to both internal and external clients</li> <li>In depth grasp and understanding of process and drivers to compute expected / unexpected credit losses which includes debt rating models / scorecards / classification / IFRS 9 methodologies, Basel parameters and their implications for loan loss reserves, regulatory / economic capital and stress losses. Ability to dimension and frame risk drivers for stress testing</li> <li>Comprehensive knowledge of legal documentation associated with credit / market risk, using examples from portfolio / restructuring / complex credit transactions</li> <li>Enhanced communication skills that reflect the ability to concisely address key issues and provide solutions to senior management and key clients</li> <li>Fully conversant in credit policy / risk principles and be seen as respected and credible culture carrier of risk management</li> </ul>
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> <li>To be responsible for individually reviewing and approving credit proposals for Corporate / Commercial, MME / SME and remedial / SAM clients and recommending for approval to the Chief Credit Officer, Chief Risk Officer, Credit Committee and Board of Directors as appropriate after appropriate structuring and sizing in line with Bank’s Risk Appetite Framework (RAF)</li> <li>To present credit proposals in the credit committee alongside the business as applicable and ensure that all key concerns and issues are addressed rigorously. Ensure compliance of credit proposals with RAF, ratings policy, classification and SBP guidelines</li> <li>To ensure consistent and rigorous implementation of portfolio management, risk appetite, early problem recognition, classification policies, etc. across the assigned client segments</li> <li>To correspond with SBP on regulatory issues pertaining to credit portfolio of the Bank relating to Commercial and SME Clients</li> <li>To ensure consistent ongoing improvement in turn-around-time for credit reviews and proposals while ensuring that all portfolio issues and agreed actions are tracked and executed expeditiously</li> <li>To coordinate the development and presentation of industry credit reviews for key sectors ensuring appropriate target market focus and risk appetite</li> <li>To engage broadly in leadership roles in the development of various tools and policy frameworks</li> </ul>

frameworks

- To demonstrate integrity, independence, leadership, judgment and ability to balance risk and reward
- To develop and implement structured portfolio management and risk appetite frameworks at an institutional and sector level
- To perform any other assignment as assigned by the supervisor(s)

<b>Assessment Interview(s)</b>	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for 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 interview.

**(We are an equal opportunity employer)**  
**Women, Minorities and Differently-abled Persons are encouraged to apply** **PID(K)1400/23**



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