## **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	Unit Head – Retail Credit Administration (AVP)
	Reporting to	Wing Head – Retail Credit Administration
	Educational / Professional Qualification	<ul> <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 certification(s) would be preferred</li> </ul>
	Experience	Minimum 06 years of experience in credit / risk management, out of which 03 years in credit administration function of retail / secured lending products
	Other Skills / Expertise / Knowledge Required	<ul> <li>Sound knowledge of retail / credit portfolio</li> <li>Awareness of risk policies / regulations</li> <li>Good analytical skills and financial acumen</li> <li>Proficient in MS-Office</li> </ul>
	Outline of Main Duties / Responsibilities	<ul> <li>To analyze monthly retail MIS for all assigned regions and submit with observations to Wing Head - Retail CAD (Credit Administration Division) for review and escalation</li> <li>To assist in development of retail credit administration related MIS for analysis and strengthening of CAD retail function</li> <li>To monitor timely issuance of retail DACs (Disbursement Authorization Certificates) by field functionaries of the assigned regions</li> <li>To ensure timely execution of Post Disbursement Verifications by the regions</li> <li>To monitor and report disbursements without issuance of DACs by the regions</li> <li>To monitor and report exceptions and deferrals in retail financing products</li> <li>To liaise with regional heads to ensure required support to CAD retail team in the field</li> <li>To assist Wing Head in reviewing retail product policies and programs for both Conventional and Islamic business</li> <li>To assist Wing Head - Retail CAD in the development of BRD (Business Requirement Document) and execution of UAT (User Acceptance Testing) of CAD Retail related system requirements</li> <li>To assist Wing Head - Retail CAD in developing and strengthening the controls in CAD retail setup at Head Office and field</li> <li>To perform any other assignment as assigned by the supervisor(s)</li> </ul>
Assessment Interview(s)		Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for 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 interview.

(We are an equal opportunity employer)

PID(K)1485/23

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











