

NATIONAL BANK OF PAKISTAN

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 **Risk Management**.

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

01	Position / Job Title	CAD Officer - Islamic (OG-II / OG-I)
	Reporting to	Islamic CAD Manager - Credit Administration Division
	Educational / Professional Qualification	- Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan - Candidate having Masters' degree and / or any other relevant professional certification(s) will be preferred
	Experience	Minimum 03 years of banking experience, including at least 02 years in Credit Administration and / or Credit Operations and / or Loan Processing and / or Banking Operations within an Islamic and / or Conventional Banking setup
	Other Skills / Expertise / Knowledge Required	- Sound knowledge of commercial, SME financing / credit administration / review of legal documentation / pledge operations - Exposure to collateral and risk monitoring / reporting - Good interpersonal and communication skills - Proficient in MS Office
	Outline of Main Duties / Responsibilities	- To assist in scrutinizing Sanction Advice / Facility Offer Letters (FOL) in line with the Credit Approval Authority Booklet (CAAB) and Shariah guidelines - To support in the preparation of standard documentation (IBs) for Corporate, Commercial, SME and Agriculture accounts - To prepare Disbursement Authorization Certificates (DAC) for approved facilities - To assist in registration of charge with SECP via BLA and coordinate for perfection certificate from Shariah Compliance - To assist in conducting in-house visits of Pledge sites and coordinate for outsource inspections of pledged stocks - To providing support in reviewing outsourced stock inspection and valuation reports for accuracy and compliance - To record and maintain facility details in the system including collateral, takaful and related information - To assist to monitor covenants, condition precedents and post-disbursement compliance for assigned portfolios - To track and escalate breaches, exceptions or deviations to the appropriate authorities - To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Lahore
02	Position / Job Title	CAD Officer (OG-III / OG-II)
	Reporting to	Regional Executive - Credit Administration Division
	Educational / Professional Qualification	- Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan - Candidate having Masters' degree and / or any other relevant professional certification(s) will be preferred
	Experience	Minimum 02 years of banking experience in Credit Administration and / or Loan Processing and / or Banking Operations. Candidates having experience of handling Car Finance / Consumer Finance will be preferred
	Other Skills / Expertise / Knowledge Required	- Knowledge of credit administration functions for retail products, particularly car finance - A thorough understanding of pre- and post-disbursement requirements in car finance - Familiarity with regulatory requirements and exception reporting - The ability to maintain effective follow-up to ensure timely completion of requirements - Proficient in MS Office
	Outline of Main Duties / Responsibilities	- To review Sanction Advice and prepare comprehensive documentation checklists - To verify financing and security documents to ensure accuracy and compliance with bank policies - To ensure all pre-disbursement requirements are fulfilled prior to disbursement authorization - To assist in issuance of Disbursement Authorization Certificates (DAC) - To ensure insurance coverage is valid, supported by premium payment evidence, and compliant with sanction terms and bank policies - To support adherence to regulatory requirements and internal compliance standards - To organize, maintain, and safeguard documentation related to staff / consumer financing - To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Mianwali, Quetta, Sialkot and Sheikhpura
	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.