

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 for the following position in the area of **Aitemaad Islamic Banking** based in Karachi.

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

02	Position / Job Title	Credit Operations Officer (OG-II/OG-I)
	Reporting to	Credit Manager, Corporate Commercial SME & Agriculture
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / Institute recognized by the HEC Candidates having a Master's degree / Islamic Banking certification / degree or diploma will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 02 years of relevant banking experience
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Good team working skills Knowledge of banking products, policies and procedures Strong written and verbal communication skills Proficient in MS Office Suite & databases Good understanding of Islamic banking Ability to manage multiple tasks, organize priorities and meet targets
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To ensure all accounting entries are with respect to disbursement and adjustment of transactions, as per approved terms mentioned in facility offer letter / credit memo / minutes / Disbursement Authorization Certificate (DAC) & the approved process flow and respective formats To execute accrual, re-pricing, profit calculation, rental realization, monitoring, correspondence etc. of respective accounts and transactions related to all advances and corporate Sukuk parked at Branch (on advice of RM) To ensure that disbursements of advances/investments (all types) are within approved limits all the time. To ensure posting of all entries in ALMANAC (LMS) and PD Teller. Also to maintain and keep balancing of all advances/investments (advance against Istisna / Tijarat / Salam / Murabaha) including all subsidiary ledgers related to advances / investments in physical registers To Coordinate with customer and relevant stakeholders (RM / CAD) regarding payments due or falling due, aging, recovering of finance / profit / rental, Takaful / Insurance policies pertaining to advances / investments parked at branch To keep safe custody of financing and security documents, original insurance policies during interim period between disbursement and taking over of respective documents by CAD To execute entries pertaining to advances and investment as advised by Pool Management Division (AIBG) To ensure no lapse of error, balancing, reconciliation for all credit activities To assist auditors (internal and external) during branch audit, rectification and providing reports pertaining to advances and investment portfolio parked at branch in liaison with RM / Unit Head and CAD officer To prepare all types monthly / quarterly / annual statements pertaining to advances / investment parked at branch e.g. ECIB, F-256 etc To ensure confidentiality and transparency in maintaining / handling of credit portfolio To address customer queries / issues and make sure the branch's customer service meets required standards To maintaining shadow credit files / documentation and ensure comprehensive records maintenance of respective accounts in liaison with RM / CAD for the consumption of external and internal financial, management, Shariah, SBP or all kinds of audits (should also keep the documents in scan form) To ensure compliance of Banking Laws, Regulations, banking instructions and SOPs including Shariah Compliance related to credit operations To prepare monthly GL certificate and get it signed by authorized staff To ensure that audit requirements and observations are addressed (both internal and external) and initiate measures to minimize and curtail recurrence along with relevant RM and CAD To ensure all processes are completed within the specified TAT To perform any other assignment as assigned by the supervisor(s)

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

05	Position / Job Title	Digital Assurance – Business Technology Analyst (OG-II / OG-I)
	Reporting to	Senior IT Specialist
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum bachelor's degree in IT / Computer Science / Engineering or equivalent from a local or International university / college / institute recognized by the HEC Candidates having a master's degree in IT / Computer Science / Engineering or equivalent and / or relevant certifications such as GIAC Certified Forensic Analyst (GCFA), Certified Computer Examiner (CCE), or Certified Forensic Computer Examiner (CFCE) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 03 years of experience in the field of IT, including 01 year of experience in digital forensics and / or incident response, and / or cybersecurity, preferably in bank(s)
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Proficiency in forensic tools and software such as EnCase, FTK, X-Ways, Autopsy, and memory analysis tools (e.g., Volatility, Redline) In-depth understanding of Windows, Linux, and macOS, including file systems, logs, and system artifacts relevant to forensic investigations Good knowledge with laws and regulations surrounding digital forensics and data privacy, such as chain of custody, admissibility of evidence, and compliance requirements (e.g., PCI DSS, ETGRMF etc) Strong problem-solving and analytical skills with the ability to investigate complex incidents and communicate findings clearly to technical and non-technical stakeholders Excellent written and verbal communication skills, with the ability to create clear, detailed forensic reports and present findings to management and legal teams
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To perform forensic analysis on compromised systems, networks, and endpoints to identify the root cause, timeline, and extent of security breaches To collect, secure, and preserve digital evidence in accordance with legal and regulatory requirements. Ensure the integrity and admissibility of evidence for internal investigations and potential legal proceedings To collaborate with the incident response team to provide forensic expertise during security incidents, helping to contain and remediate threats To recover data from damaged or compromised devices, such as hard drives, mobile devices, and cloud storage, ensuring all critical information is retrieved To produce detailed forensic reports outlining findings, methodologies, and recommendations for improving the bank's security posture. Communicate key findings to IT, legal, and executive teams To analyze malicious software discovered during forensic investigations, providing insights into how the malware was deployed and its effects on systems To contribute to the development of training and awareness programs to educate staff on digital forensics, evidence handling, and best practices for preventing breaches To ensure forensic practices align with industry regulations and legal standards, such as PCI DSS, ETGRMF, and other banking-specific compliance requirements. Work closely with legal teams on investigations that may lead to litigation or regulatory reporting To manage and maintain forensic tools and software, including disk imaging, memory analysis, and network monitoring tools, ensuring they are up-to-date and capable of meeting investigation needs To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi / Islamabad

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07	Position / Job Title	IT Application Support Officer (OG-II / OG-I)
	Reporting to	Team Lead – ADC Complaints
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by HEC Candidates having a Master's degree and / or relevant certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 03 years of experience in the field of IT, out of which at least 01 year of experience in support & operations for IT Applications, preferably in bank(s)
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Good expertise related to compliance / trade / treasury / reconciliation / remittances / Alternative Delivery Channels (ADC) / name screening applications' operations and technical support experience in banking / financial sector Expertise in customer support, complaint resolution, or a similar task Sound knowledge of banking regulations and compliance standards Good understanding of Alternate Delivery Channels, online, and mobile banking platforms Good written and verbal communication skills, ability to work closely within the team and other relevant teams Problem-solving abilities and attention to details Technical proficiency in using various electronic platforms and troubleshooting Sound working knowledge of MS Office suite (Outlook, Excel, Word & PowerPoint) & basic knowledge of Database SQL Server
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To resolve customer complaints and issues related to Alternate Delivery Channels efficiently and effectively To provide technical support for online banking, mobile apps, ATMs, and other electronic platforms To maintain accurate records of customer complaints and support requests To collaborate with IT teams and other departments to address technical issues and improve Alternative Delivery Channels (ADC) functionality To develop and deliver training materials for customers to enhance their understanding of Alternative Delivery Channels (ADC) To conduct regular reviews of electronic platforms to identify potential issues and areas for improvement To ensure compliance with industry regulations and standards related to Alternate Delivery Channels To implement quality assurance measures to ensure the security and reliability of electronic platforms To proactively identify opportunities for process improvement in complaint resolution and support services To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi

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

03	Position / Job Title	IT Specialist - DevSecOps Analyst (OG – II / OG – I)
	Reporting to	Senior IT Specialist
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum Bachelor's degree in IT / Computer Science / Engineering or equivalent from a local or International university / college/ institute recognized by the HEC Candidates having a master's degree in IT / Computer Science / Engineering or equivalent and / or relevant certifications such as (e.g., CEH, CISSP, CISM, DevSecOps Foundation) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 03 years of experience in the field of IT, out of which at least 1 year of experience in DevsecOps, and / or application security, and / or cyber security, preferably in bank(s)
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Strong understanding of DevSecOps principles, secure coding practices, and cloud security. Proficiency in scripting languages (e.g., Python, Bash) and experience with CI / CD tools (e.g., Jenkins, GitLab CI / CD). Familiarity with security testing tools (SAST, DAST) and vulnerability management solutions.
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To collaborate with development and operations teams to embed security practices into CI / CD pipelines and development processes To design and implement automated security testing tools and processes, including static and dynamic application security testing (SAST / DAST) To set up and manage security monitoring solutions to detect vulnerabilities and respond to incidents in real-time To conduct threat modeling and risk assessments for applications and infrastructure to identify potential security risks To contribute to the development and maintenance of security policies, standards, and best practices aligned with industry regulations (e.g., PCI DSS, NIST) To provide guidance and training to development and operations teams on secure coding practices, compliance requirements, and security tools To stay current with emerging security threats, vulnerabilities, and trends in DevSecOps to continuously enhance our security practices To perform any other assignment as assigned by the supervisor(s)
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06	Position / Job Title	IT Specialist – CSOC Coordinator (OG – II / OG – I)
	Reporting to	Unit Head Security Operations
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation and / or bachelor's degree in IT / Computer Science / Engineering or equivalent from a local or International university / college / institute recognized by the HEC Candidates having a master's degree in IT / Computer Science / Engineering or equivalent and / or relevant certifications such as GIAC Cyber Threat Intelligence (GCTI), Certified Threat Intelligence Analyst (CTIA), or similar will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 03 years of experience in the field of IT, including 01 year of experience in threat intelligence and / or cybersecurity and / or in similar role, preferably in bank
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Strong knowledge of cyber threat intelligence frameworks (e.g. MITRE ATT&CK), indicators of compromise (IOCs), and threat intelligence platforms (e.g., 1TIP, Threat Connect, Recorded Future). Ability to analyze large volumes of threat data, identify patterns, and assess risk levels to provide actionable insights Excellent written and verbal communication skills, with the ability to convey complex cyber threat information to non-technical stakeholders Strong research and investigation skills, with the ability to monitor and analyze dark web activity, threat reports, and intelligence feeds Understanding of network security, malware analysis, and threat detection technologies. Familiarity with scripting languages (e.g., Python) is a plus
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To continuously gather and analyze intelligence from multiple internal and external sources (dark web, forums, threat feeds, security reports) to stay ahead of potential cyber threats To monitor and profile threat actors, including cybercriminal groups and nation-state actors, assessing their tools, tactics, and procedures (TTPs) to predict potential attacks on the bank To assess and prioritize threats based on potential impact and likelihood, providing actionable intelligence to inform decision-making and mitigate risks To create detailed threat intelligence reports, summarizing findings and providing recommendations to IT, security, and senior leadership teams. Ensure timely communication of urgent or high-risk threats To work closely with SOC (Security Operations Center), incident response, and vulnerability management teams to proactively defend against emerging threats, share actionable intelligence, and support security operations To provide threat intelligence during security incidents, helping the incident response team with information on indicators of compromise (IOCs), threat vectors, and adversary behavior To leverage threat intelligence platforms (TIPs) and other cybersecurity tools to collect, correlate, and analyze threat data To educate and provide threat briefings to key stakeholders, raising awareness about the latest threats and mitigation strategies To stay updated on the latest cyber threat trends, research new intelligence sources, and evaluate new tools or processes to enhance the bank's threat intelligence program To perform any other assignment as assigned by the supervisor(s)
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The individuals who fulfill the below basic-eligibility criteria may apply for the following position:

04	Position / Job Title	Officer – IT Compliance Management (OG – II / OG – I)
	Reporting to	Unit Head – IT Compliance Management
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum Graduation and / or bachelor's in IT, Computer Science / Engineering or equivalent from a local or international university / college / institute recognized by the HEC • Candidates having a master's degree in IT, Computer Science / Engineering or equivalent and / or candidates having relevant International Certification / Training like CISA etc. will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 03 years of experience in IT and / or IT Audit and / or IS and / or IT Governance and / or IT Compliance, preferably in banking or financial services institution
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Expertise in Excel and Advance Excel • Good presentation & interpersonal skills • Good analytical and technical skills to identify Audit issue(s) • Excellent written and verbal communication skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To analyze / review all audit findings and take necessary actions to address compliance issues • To ensure compliance with regulations and controls by examining and analyzing records, reports, operating practices, and documentation; and make recommendations to strengthen the internal control structure • To assist Unit Head in designing all quality procedures for organization and monitor all compliance procedures and escalate discrepancies to the management • To understand the regulatory landscape, industry knowledge, and the ability to assess risks, solve problems, interpret data, and communicate effectively • To assist Unit Head to arrange and conduct meetings with concerned stakeholders, and to follow up on submission of relevant data/information • To submit weekly status on pending / in-progress issues and follow-up to resolve them within stipulated timeframe
		<ul style="list-style-type: none"> • To coordinate with all stakeholders to submit quarterly SBP Compliance report status and other Statutory issues/enquiries of the State Bank of Pakistan • To assist Unit Head to identify training needs within the department • To assist Unit Head to understand the requisitions / requirements of the auditors and to filter with proper tagging before submission to the Auditee to maintain the track record • To perform any other assignment as assigned by the supervisor(s)
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In line with our strategy, the Bank is looking for talented, dedicated and experienced professional(s) for the following position in the area of **Digital Banking** based at **Karachi**.

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

01	Position / Job Title	Product Manager – RAAST P2P Payments (OG –II / OG–I)
	Reporting to	Unit Head – RAAST, Digital Banking & ADC Wing
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates having bachelor's degree in Information Technology / Computer Science / Technology Engineering / Business Administration would be preferred. Master's Degree and / or any other relevant professional certification(s) will be an added advantage
	Experience	<ul style="list-style-type: none"> Minimum 03 years of experience in Product Development preferably in Digital Products Candidates having hands on experience of managing RAAST payment system will be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Understanding of digital platforms, digital payment gateways and technologies Good understanding and knowledge of ADC channels and RAAST / MPG phases of SBP Knowledge of banking processes and regulations Sound knowledge of product development life cycles and market standard practices Effective relationship management skills Strong Microsoft Office and related database skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To design customer journeys/UI/UX of RAAST P2P & P2M including QR payments. To ensure mitigation of technology-related risks in the digital process and compliance with SBP Prudential Regulations to avoid any non-compliance in digital products operations. To work cross-functionally to understand the opportunities and risks associated with bank's engagement with the regulator. To participate in the entire development life cycle to ensure documentation required in each phase, in line with the internal and regulatory requirements, is complete and effectively managed. To provide actionable insight to management on the financial performance of RAAST phases. To work closely with the compliance team to monitor and manage RAAST Project and its enhancements as per SBP guidelines. To perform data extraction from different sources, analyze complex data and prepare reports accordingly for statistical analysis. To understand business directions/ needs to develop solutions and keep regular monitoring through RAAST/MPG MIS portals and dashboards. To prepare SOPs, business processes and product manuals for RAAST and related different projects. To develop and deliver progress reports, proposals and presentations to various audience including the project team and other stakeholders. To liaison with Call Center, vendor, all internal and external stakeholders to gather information pertaining to RAAST complaints and resolve issues on a timely basis. To maintain and manage daily, weekly and monthly MIS and preparation of presentation for management related to RAAST including RAAST P&L. To work with the RAAST team and perform back-end tasks related to RAAST operations. To perform any other assignment as assigned by the supervisor(s)
	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.

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National Bank of Pakistan is an equal opportunity employer and welcomes applications from all qualified individuals, regardless of gender, religion, or disability.

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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"> Minimum graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates having Masters degree and / or any other relevant professional qualification / Certifications will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 12 years of experience in banking / financial institution with at least 5 years in a senior role in credit risk management and / or corporate / commercial banking in either business or risk
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Superior credit risk assessment skills and judgment including problem recognition, defining and structuring of solutions to complex credit issued. Experienced in remedial management situations. Ability to recognize and address major types of risk, including market, operational embedded in credit exposures 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 Ability to act decisively in time-sensitive situations, exercise good judgment at all time 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 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 Well versed with SBP's guidelines for Green Banking and Environmental & Social Risk Management policies Comprehensive knowledge of legal documentation associated with credit/ market risk, using examples from portfolio/ restructuring complex credit transactions Enhanced communication skills that reflect the ability to concisely address key issues and provide solutions to senior management and key clients Fully conversant in credit policy/ risk principles and be seen as respected and credible carrier of risk management
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> 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) 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 To ensure consistent and rigorous implementation of portfolio management, risk appetite, early problem recognition, classification policies, etc. across the assigned client segments To assess / review / approve borrower's Environmental and Social performance ratings relating to bank's Green Banking and Environmental & Social Risk Management policy To correspond with SBP on regulatory issues pertaining to credit portfolio of the Bank pertaining to Commercial and SME Clients 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 To coordinate the development and presentation of industry credit reviews for key sectors ensuring appropriate target market focus and risk appetite To engage broadly in leadership roles in the development of various tools and policy 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)
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.

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

01	Position/Job Title	Senior HR Business Partner (VP / SVP)
	Reporting to	Lead HR Business Partner
	Educational/ Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC Candidates having Bachelor's or Master's degree in HR / Public Administration and / or HR related professional certifications such as SHRM, CHRP, etc. would be preferred
	Experience	<ul style="list-style-type: none"> Minimum 08 years of experience in Human Resources with exposure of working in at least two functions of HR or as an HR Business Partner and / or HR Generalist Candidates having experience of working in similar roles in financial sector would be preferred
	Other Skills/ Expertise/ Knowledge Required	<ul style="list-style-type: none"> Demonstrated success in all Human Resource and functional areas with a dynamic environment Must be hands-on and capable of planning, development and executing Human Resource projects Well-developed relationship management and communication skill Detail oriented and committed to a high degree of accuracy Good understanding of business and financial acumen Leadership skills / coaching and mentoring
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To engage in various Human Resource services across groups, supporting businesses in all Human Resource initiatives To work closely with business heads to understand their requirements and provide solutions in line with the Bank's policies To develop and nurture partnerships to bridge gap between management and employees To plan and align Human Resource initiatives with Bank's objectives across the board To communicate and lead nationwide special projects initiated by the Human Resource Management Group To work closely with the business in various Human Resource processes such as annual performance management cycle, promotions, talent acquisition, learning & development, etc. To facilitate in workforce and headcount planning of the business groups To review and recommend improvements in Human Resource policies & procedures and ensure meticulous compliance To find ways to boost employee morale leading to employee retention To stay abreast of the industry trends and provide input to create a better working environment To perform any other assignment as assigned by the supervisor(s)

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.

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01	Position / Job Title	Unit Head- IT Compliance Management (AVP / VP)
	Reporting to	Wing Head – IT Audit Management and Compliance
	Educational / Professional Qualification	<ul style="list-style-type: none"> Minimum Graduation and / or bachelor's degree in IT / Computer Science / Engineering or equivalent from a local or International university / college / institute recognized by the HEC Candidates having a master's degree in IT / Computer Science / Engineering or equivalent and / or relevant certifications such as CISA and / or CISSP and / or CRISC and / or ISO 27001 Lead Auditor will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 05 years of experience in IT and / or IT Audit and / or IS and / or IT Governance and / or IT Compliance, preferably in banking or financial services institution
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Strong knowledge of IT systems, information security, and risk management frameworks Familiarity with regulatory requirements (SBP regulations, PCI DSS, ISO 27001) Proficiency in IT audit tools and MS Office
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To plan, execute, and manage IT audits to evaluate internal controls and identify risks To prepare detailed audit reports with findings and recommendations for senior management To collaborate with IT and other departments to implement audit recommendations and monitor progress To perform follow-up audits to confirm compliance with corrective actions To ensure IT policies and procedures comply with local regulations (e.g. SBP regulations) and international standards (e.g. PCI DSS, ISO 27001) To monitor regulatory changes and update policies and procedures to maintain compliance To conduct risk assessments to identify IT compliance risks and develop mitigation strategies To assist with regulatory audits, inspections, and inquiries related to IT compliance To evaluate IT risk management frameworks, including access controls, cybersecurity measures, and business continuity planning To develop and enhance risk management policies, procedures, and controls To support risk awareness programs focusing on IT security, data protection, and compliance To maintain accurate documentation of audit activities, compliance assessments, and risk management processes To prepare compliance and audit reports for management and regulatory bodies To track and report key risk and compliance metrics To work with cross-functional teams (IT, Legal, Operations, Risk Management) to ensure alignment on compliance requirements To provide training and awareness sessions on IT compliance standards and best practices To ensure preparation of status on pending issues. Furthermore, review and submit monthly reports to the Chief Technology Officer / Group Chief for review To apply clearance certificates / endorsement from the Internal Audit Group for closing of the Audit Report / issues To submit Quarterly SBP Compliance report status and other Statutory issues / enquiries to the State Bank of Pakistan To convert the audit report into compliance format before sending it to the concerned divisions / wings / departments for compliance for proper tagging and follow up with timelines for submission of responses To attend meetings with Compliance Group, Board Committees, and other management forums. Moreover, submit monthly information / data related to Technology to other Groups inclusive of overdue regularity updates To forecast the future and prepare for upcoming audits to avoid any delay in submitting the required information to the auditors To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi / Islamabad

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 for the following position in the area of **Aitemaad Islamic Banking** based in Karachi.

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

01	Position / Job Title	Wing Head Central Processing Unit (AVP / VP)
	Reporting to	Divisional Head, Consumer Banking
	Educational / Professional Qualification	<ul style="list-style-type: none"> • Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC • Candidates having CA Inter / ACCA / CIMA / M.Com / ACMA / MBA from HEC recognized university / institute will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 08 years of working experience with Bank / financial institution with at-least 03 years of experience in consumer Banking
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Excellent knowledge of Islamic Retail / Consumer banking products • Excellent knowledge of Rules and Regulations like AML / CFT and SBP Prudential Regulations (PRs) etc • Goal-oriented, result-driven, ability to prioritize and accomplish tasks • Good analytical skills and expertise of dealing audit issues • Good written and verbal communication with good interpersonal skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To maintain data / MIS of legacy portfolio till maturity of both Ijarah and Leases and reporting of the same to FCG / AIBG Finance • To process payments, ensuring that documentation / billing is correct and properly authorized, that coding is appropriate, and that payment is made in the most efficient and cost-effective manner • To maintain & monitor Accounting System of Consumer Accounting Modules (full accounting from recording to profit calculation / closing and finally recording / integration in SAP GL in Branches etc. • To perform monthly Reconciliation of subsidiary ledgers of the Consumer with SAP GLs • To prepare Financial / Managements Reports for regulatory authorities such as, FCG, Government of Pakistan (Finance Department), SBP, etc • To prepare Assets Liability Report, Estimation of Income for Pool, SBP reporting to FCG, checking of A05 & A07 • To prepare monthly prepayment and accrual journals vouchers • To ensure that recording of income is timely and accurate, including correctly recording source and any restrictions in use of funds • To provide accurate financial information on a regular and timely basis, meeting weekly, monthly and annual deadlines • To liaison with the external / Internal auditors to ensure timely conclusion of statutory as well special audits whenever required • To assist in the development, implementation and maintenance of appropriate financial policies and procedures for consumer • To liaison with AIBG Branches in respect of finance related consumer activities • To conduct UAT of related to additional financing modules / CBA, etc. where and when required • To prepare various MIS reports as required by the management • To ensure meticulous Shariah Compliance in all aspects of the job • To maintain all files / documentations and ensure comprehensive records maintenance related to branch business • To ensure all processes are completed within the specified TAT • To perform any other assignment as assigned by the supervisor(s)