

# 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 based at **Karachi**.

<b>Area / Function</b>	<b>Risk Management</b>
<b>Position/Job Title</b>	<b>Group Chief Risk Management Group / Chief Risk Officer (SEVP)</b>
<b>Reporting to</b>	President & CEO
<b>Age</b>	<ul style="list-style-type: none"> <li>Maximum 57 years on last date of application submission</li> </ul>
<b>Educational/ Professional Qualification</b>	<ul style="list-style-type: none"> <li>Minimum Master's from a local or international university / college / institute recognized by the HEC preferably in Business Administration, Accounting, Finance or equivalent</li> </ul>
<b>Experience</b>	<ul style="list-style-type: none"> <li>Minimum 22 years of working experience with at least 10 years for financial sector in the field of credit and risk management</li> </ul>
<b>Other Skills/ Expertise/ Knowledge Required</b>	<ul style="list-style-type: none"> <li>Candidates must have extensive and in-depth knowledge of risk management and FI's business activities along with relevant competencies, qualifications, certifications, and technical skills</li> <li>Good understanding / knowledge of governance practices, internal control systems and ability to monitor risk management activities / programs (and implementation thereof)</li> <li>Knowledge of corporate governance requirements</li> <li>Awareness of internal audit and assurance practices</li> <li>Understanding of risk management, risk finance, risk control concepts, frameworks, and methods</li> </ul>
<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>To supervise the totality of the risk functions in the Bank including credit as well as all other enterprise-wide risks such as market and liquidity risk, operational risk, fraud, cross border, and others such as legal and reputational risk</li> <li>To be a member of all President / CEO chaired committees of the Bank such as ALCO, Credit Committee, Enterprise Risk Committee, Equity Investment Committee, Management Committee etc.</li> <li>To be actively engaged in the process of setting risk measures and limits for various Business Lines and monitoring their performance relative to risk-taking and limit adherence and the progress of implementation</li> <li>To serve as the convener of the Board Risk Committee (BRC); Enterprise Risk Committee (ERC) meetings as per TORs and approved rules of business</li> <li>To identify, develop and review overall Risk Management policy, Internal Capital Adequacy Assessment Process (ICAPP) and approval of the enterprise-wide risk governance framework</li> <li>To develop, facilitate and introduce systems and procedures for risk identification, risk analysis, risk measurement and risk management</li> <li>To supervise setting, monitoring, and reporting bank wide key risk indicators</li> <li>To develop and implement policy framework of Information Security and Fraud Risk Management for the Bank</li> <li>To facilitate development of a risk appetite framework including RAROC, allocation of capital and setting of capital adequacy goals</li> <li>To facilitate calculation and reporting of capital charge to State Bank jointly with CFO, develop and implement BASEL III+ roadmap in accordance with SBP guidelines and establish systems / models that quantify the risk profile of the Bank</li> <li>To supervise and establish an early warning and trigger system for breaches of the Bank's Risk appetite / limits</li> <li>To oversee the Credit Administration function of the Bank</li> <li>To formulate and review credit and risk policies and procedures and communicate the same with the approval of BoD where required</li> <li>To oversee all risk management activities related to pursuance for under litigation / stuck-up accounts / recovery as per Bank's policy</li> <li>To ensure effective portfolio risk management across the franchise</li> <li>To ensure compliance of credit related Banking Laws, Regulations, Banking Instructions and procedures, maintenance of files and other records, rectification of audit irregularities and their non-recurrence</li> </ul>

<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 a contractual basis for three years which may be renewed on discretion of the Management. Selected candidate will be offered a compensation package and other benefits as per the 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 the due date will not be considered in any case. No TA / DA will be admissible for interview.

PID(K)3350/22

**(We are an equal opportunity employer)**

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