CAREER OPPORTUNITIES IN BANKING

The Bank of Punjab is one of the fastest growing Banks in Pakistan with its profound existence of 35+ years. It operates through a network of **900+** branches. The Bank has established a strong foundation while offering premium banking services with major focus on unsurpassed value added services for its customers through advanced solutions. In line with the Bank's progression strategy, we invite applications from experienced, dedicated and performance-driven professionals for the following position(s) in our **Commercial & SME Risk Division, (Risk Management Group).** The following job profile offers excellent opportunity for the right candidates desirous of building a long term career in a dynamic organization:

Position	Job Summary / Major Responsibilities	Eligibility Criteria
Associate Manager-SME Risk **Grade: Band-10 to Band-09** **Location: Lahore** **Positions: 02**	• Comprehensive All-inclusive risk assessment in line with credit principles (Bank Credit Policy Manual. Risk Management Policy & SBP PRs/ guidelines etc.) of ME/ assigned portfolio and recommend for approval / rejection of credit proposal solely based on qualitative/ quantitative aspects of the case in hand to ensure adequate loan portfolio quality minimizing credit losses. • Finalizing all Credit Proposals within the pre-defined Turn Around Time (TAT) to ensure smooth and efficient workflow. • Developing detail Due Diligence report on prudent basis spreading across all aspects of the economic/ industry conditions, business sustainability and obligor specific parameters. Evaluating the credit need of the obligor on the basis of its working capital, business cyclicality. • Reviewing stock reports, valuation reports and/or search reports etc. for the purpose of precise collateral cushion analysis. Identifying the key risk areas and recommending the necessary risk mitigation/avoidance/elimination actions necessary. • Revalidating Financial Spreads, Obligor Risk Rating, ESRM criteria, Facility Risk Rating and calculating Expected Credit loss (ECL) etc. of the proposal for diligent credit assessment ensuring that any loan booked (current or new) doesn't negatively impact bank's profitability and balance sheet quality in terms of both Risk and Return. • Regular monitoring & compliance / follow-ups on special approval terms (Covenants), Deferrals, Package/ Limit expiries etc. to mitigate any potential risk on ex-ante basis under Dynamic Loan Monitoring Mechanism. • Conducting visit of various clients as and when required/ advised by respective Unit Head, in order to remain updated and abreast with latest industry dynamics as well as to analyze the customer's business model.	Qualification: Minimum Bachelor's Degree from a HEC recognized Local/ Foreign University. Preference will be given to Master Degree holders. Age: Up to 55 years as on date of application Experience: Minimum 02 to 04 Years' Experience, including Banking/Non-Banking Preference shall be given to candidates having relevant experience.

- Important Note:
- Only shortlisted candidates shall be called for interviews. No TA/DA will be admissible.
- The Bank of Punjab reserves the right to accept or reject any application(s) without assigning any reason(s) thereof.
- The Bank is an equal opportunity employer. Females, Minorities, Differently Abled Persons (DAP) and Transgender are encouraged to apply.
- The above position(s) carry market based competitive remuneration.
- Individuals fulfilling the above-mentioned criteria are encouraged to apply online through BOP career portal https://www.bop.com.pk/available-jobs latest by **October 21, 2026.**