

“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(s) in the area of **Retail Banking**.

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

01	Position / Job Title	Assistant Product Manager – Cash & Gold (OG-II / OG-I)
	Reporting to	Wing Head - Cash & Gold
	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 Master’s degree in finance and /or relevant field would be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 03 years of banking experience, preferably in Consumer Financing
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Knowledge of relevant prudential regulations • Familiarity with consumer banking terms / products • Good communication and interpersonal skills • Knowledge of MS office suite (MS Excel/ MS Word/ MS Power Point)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To assist in drafting and preparing Product Programs, SOPs, and policy-related matters for Gold Financing • To review and provide feedback on policy papers, product frameworks, and related documents shared by the supervisor • To prepare Business Requirement Documents (BRDs) for system enhancements and new initiatives, including valuation and markup changes • To perform User Acceptance Tests (UATs) for new systems / features and coordinate re-testing until successful deployment • To ensure implementation of the New Security Mechanism for Gold and support regions in timely availability of tamper-evident security bags • To manage procurement of Gold Bags, including drafting Standard Bidding Documents, Procurement Plans, EAC approvals, and close coordination with LSG for timely procurement • To keep abreast of all regulatory guidelines (including SBP Prudential Regulations) and internal NBP credit policies to ensure strict compliance • To assist the supervisor in implementing business strategies to achieve Gold Financing sales targets and identify issues hindering growth • To proactively monitor the growth and performance of the Gold Finance portfolio, including analysis of profitability at customer/account level • To arrange approvals for cases beyond the delegated powers of branches / regions • To assist Wing Head in SBP Inspection, AGP Audit, External Audit, and FMA matters related to Cash n Gold, Sunehri Sahulat, and SRF • To assist Wing Head in compiling Quarterly Compliance Status of Para wise, Significant Observations & Supervisory Issues • To follow up with regions for achievement of business targets and ensure submission of strategy / action plans by the regions • To follow up with regions for data cleansing and resolution of anomalies identified by Audit and Inspection teams • To prepare monthly Personal Loans & Gold Financing Dashboards and ensure submission of required reports / information to management • To prepare and submit all required reports / information as requested by the management • To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi

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.