

“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                                 | Divisional Head – Products & Market Segmentation Division (SVP / EVP)  |
|----|--|--|
|    | <b>Reporting to</b>                                  | Group Chief – Retail Banking   |
|    | <b>Educational / Professional Qualification</b>      | <ul style="list-style-type: none"> <li>• Minimum Graduation or equivalent from a local or international university / college / institute recognized by the HEC of Pakistan</li> <li>• Candidates having a Master's degree from HEC recognized university / institution will be preferred</li> </ul>  |
|    | <b>Experience</b>                                    | <ul style="list-style-type: none"> <li>• Minimum 15 years of working experience in financial services / sector with at least 05 years in senior management role in Retail Banking and / or Products and / or Operations and / or Payments and / or Digital Banking</li> <li>• Preference will be given to candidates having exposure to Retail Banking / Financial Product Development and Management, leading product portfolio / new business / projects, product marketing, sales and revenue / growth etc.</li> <li>• Exposure to Deposits and Wealth Management will be preferred</li> </ul>  |
|    | <b>Other Skills / Expertise / Knowledge Required</b> | <ul style="list-style-type: none"> <li>• Leadership skills</li> <li>• Strategic planning skills</li> <li>• Team building, interpersonal and communication skills</li> <li>• Coaching &amp; mentoring</li> <li>• Analytical skills, critical thinking and multi-tasking</li> <li>• Ability to work under pressure, problem solving and decision-making skills</li> <li>• Proven track record of exceeding targets, sound negotiation and selling skills</li> <li>• Familiarity with all relevant SBP PRs, applicable policies etc.</li> </ul>   |
|    | <b>Outline of Main Duties / Responsibilities</b>     | <ul style="list-style-type: none"> <li>• To develop and implement the Retail deposits and wealth product strategy across all business segments of the Bank</li> <li>• To lead the product portfolio and related projects to deliver business objectives in line with the strategy</li> <li>• To coordinate with internal stakeholders to ensure development of products and execution of product strategies</li> <li>• To provide expert guidance on existing retail deposit and wealth products portfolio to enhance segmentation, sales, and profitability</li> <li>• To monitor competitor products and market trends to maintain and strengthen the Bank’s competitive positioning</li> <li>• To drive process improvements through re-engineering, system enhancements, and implementation of efficient workflows across business teams</li> <li>• To initiate and execute marketing initiatives to maximize sales, cross-selling, product penetration, and strategic alliances</li> <li>• To support and facilitate branches in marketing and sales of deposits and wealth products</li> <li>• To manage the marketing budget in coordination with stakeholders to optimize advertising and promotional spending</li> <li>• To develop and implement plans to achieve revenue and cost targets, including launching new products and business lines to enhance market share and profitability</li> <li>• To segment the customer base to target profitable segments and manage unprofitable portfolios effectively</li> <li>• To monitor and track retail liability and wealth portfolio performance against approved business plans and budgets</li> <li>• To ensure full compliance with all regulatory requirements applicable to the products portfolio</li> <li>• To ensure strict adherence to Bank policies, SOPs, and regulatory frameworks</li> <li>• To ensure continuous training and capability development of field staff, keeping them updated with market trends and product knowledge</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul> |
|    | <b>Place of Posting</b>                              | Karachi  |

|                                |  |
|--------------------------------|--|
| <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 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](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 due date will not be considered in any case. No TA / DA will be admissible for interview.

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