

“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	Product Manager – Advance Salary (OG-I/AVP)
	Reporting to	Wing Head - Advance Salary
	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 Business Administration / Finance, or in a relevant field would be preferred
	Experience	<ul style="list-style-type: none"> Minimum 05 years of banking experience, out of which at least 02 years in Consumer Financing and / or Personal Loans and / or Product Management, preferably within a large-scale organization(s) Candidates with hands-on experience in product development and / or managing personal loan products will be given preference
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Well versed with personal loans policies Sound knowledge related to consumer banking Excellent communication and interpersonal skills Able to develop products & policies Strong knowledge of SBP Prudential Regulations and KYC/AML guidelines Proficient in MS office suite (MS Excel / MS Word / MS Power Point)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To lead initiatives to promote growth in the Personal Loan / Loan Against Pension portfolio in alignment with management objectives and industry best practices To assist in developing, enhancing, and revising product programs for new and existing products to ensure competitiveness and compliance To stay fully updated on SBP Prudential Regulations, internal credit policies, and compliance requirements, ensuring strict adherence across all product processes To maintain a healthy loan portfolio by preventing slippage into Watchlist/NPL categories and proactively initiating measures to reduce NPLs and avoid accretion To manage workflows, support automation initiatives, and recommend process improvements to enhance efficiency and reduce operational risks To coordinate with IT for system enhancements, continuously review existing IT systems, and manage User Acceptance Testing (UAT) prior to implementation To maintain accurate and up-to-date portfolio MIS for monitoring, reporting, and informed decision-making To conduct routine inspections of operational issues related to Personal Loans / Loan Against Pension and ensure timely resolution To Implement and maintain a strong follow-up mechanism for the timely closure of customer complaints. To assist in developing and updating Service Level Agreements (SLAs) with relevant stakeholders for smooth service delivery To review policy papers, frameworks, and documents received from the Wing Head and provide feedback To support developing and delivering product-related training for field staff to improve execution quality. To maintain and update monthly SCA and profile data reconciliation activity To monitor market trends, competitor products, and customer insights to recommend

		<p>enhancements and strategic improvements</p> <ul style="list-style-type: none"> • To collaborate with Credit, Risk, Operations, IT, Compliance, and Business teams to ensure seamless product execution and quick resolution of issues • To provide regular updates to management on portfolio performance, risks, trends, and operational matters • To support risk and controls management by identifying product-level risks and helping strengthen control measures • 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.