

“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):

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| <b>01</b> | <b>Position / Job Title</b>                          | <b>Product Officer (OG-III / OG-II)</b>  |
|           | <b>Reporting to</b>                                  | Unit Head  |
|           | <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</li> <li>• Candidates having a Master’s degree in Finance and / or relevant field would be preferred</li> </ul>   |
|           | <b>Experience</b>                                    | <ul style="list-style-type: none"> <li>• Minimum 02 years of banking experience, preferably in Consumer Financing</li> </ul>   |
|           | <b>Other Skills / Expertise / Knowledge Required</b> | <ul style="list-style-type: none"> <li>• Knowledge of relevant prudential regulations</li> <li>• Familiarity with consumer banking terms / product</li> <li>• Good communication and interpersonal skills</li> <li>• Knowledge of MS office suite (MS Excel / MS Word / MS Power Point)</li> </ul>   |
|           | <b>Outline of Main Duties / Responsibilities</b>     | <ul style="list-style-type: none"> <li>• To manage processing of Loans and Database Management</li> <li>• To assist supervisor to implement business strategy to achieve sales / business targets related to personal loans and identification of issues hindering assets growth and target achievement</li> <li>• To assist supervisor to proactively monitor the growth of the assigned portfolio and monitor profitability of individual accounts by collating, analyzing and interpreting information from various sources</li> <li>• To review and check loan proposals received from Regions as per prescribed check list and identify discrepancies which conflict with directives of Regulatory authorities (SBP / SECP)</li> <li>• To work in partnership with Consumer Banking Relationship team, Financial institutions, Regulatory Compliance division to develop, structure, market and execute client business and maximize returns to the bank</li> <li>• To keep abreast with all Regulatory guidelines (such as SBP’s Prudential Regulations) as well as internal NBP requirement (including credit policies) and ensure strict compliance</li> <li>• To assist supervisor for development / revision of Product Programs of new / existing products</li> <li>• To prepare monthly Personal Loans Dashboard</li> <li>• To prepare Business Requirement Documents for System development</li> <li>• To prepare / submission of all information / reports as required by management</li> <li>• To perform reconciliation Activity of Monthly SCA &amp; Data extracted from system</li> <li>• To prepare comp scan of all consumer products</li> <li>• To review any policy paper / framework / documents provided by supervisor for feedback</li> <li>• To maintain monthly portfolio MIS (from time to time) for reporting of portfolio</li> <li>• To perform any other assignment as assigned by the Supervisor(s)</li> </ul> |
|           | <b>Place of Posting</b>                              | Karachi  |
|           | <b>Assessment Test / Interview(s)</b>                | Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for test and / or 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 test / interview.

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