

“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 in the area of **Digital Banking** based in **Karachi**.

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

03	Position / Job Title	Unit Head - Regulatory Compliance (AVP / VP)
	Reporting to	Wing Head - Digital Solution Governance & Regulatory Compliance
	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 of Pakistan • Candidates having a Master's degree in Business Administration and / or Computer Science and / or Information Technology and / or Information Security and / or relevant certification will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 06 years of experience in Regulatory Compliance and / or Risk Management and / or Banking Operations and / or Digital Banking Governance and / or Digital Regulatory Compliance, preferably in Financial Institutions • At least 01 year of experience, preferably in a supervisory and / or leadership role in handling compliance and / or regulatory reporting and / or governance functions • Strong exposure to SBP regulations, digital banking frameworks, and technology-related compliance requirements would be preferred • Preference would be given for experience in: <ul style="list-style-type: none"> ▪ SBP regulatory frameworks assessment, review and implementation related to digital banking, e-banking, ADCs, cybersecurity, outsourcing, cloud usage, and payment systems ▪ Experience in managing compliance related to digital channels (Mobile Banking, Internet Banking, APIs, Wallets, Branchless Banking) ▪ Exposure of managing Technology & Outsourcing Risk evaluation (cloud / SaaS outsourcing, third-party risk governance) ▪ Hands on experience with AML/CFT & KYC regulations in digital onboarding and remote account opening ▪ Experience in dealing with regulatory inspections, observations, and remediation tracking ▪ Experience with Agile or Scrum methodologies for project management and product development ▪ Strategic thinker with customer-centric approach and passion for innovation in digital banking
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Strong analytical and regulatory interpretation skills • Ability to translate regulations into practical business and technology controls • Strong stakeholder management and coordination capability • High integrity and risk-aware decision-making • Excellent written and verbal communication skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To develop and implement the regulatory compliance framework for Digital Banking, Technology platforms, SaaS solutions, and Alternate Delivery Channels in line with SBP and internal governance requirements • To review all new digital products, features, partnerships, and technology initiatives to ensure regulatory compliance before launch • To act as a focal point for SBP correspondence, regulatory reporting, and compliance submissions related to digital banking and technology domains

	<ul style="list-style-type: none"> • To provide compliance advisory during solution design, product development, cloud / SaaS adoption, and third-party onboarding, ensuring alignment with outsourcing and technology risk regulations • To monitor ongoing compliance of digital banking operations, including mobile banking, internet banking, APIS, and third-party service integrations • To conduct regulatory gap assessments and compliance reviews of digital initiatives and technology deployments. Track remediation of observations and ensure timely closure • To coordinate with Risk, Information Security, Legal, IT, and Digital Banking teams to ensure a unified compliance approach • To maintain a repository of applicable regulations, circulars, and internal policies impacting digital banking and technology functions • To support preparation for SBP inspections, internal audits, and external audits related to digital and technology compliance • To develop and track compliance KPIs and KRIs for digital banking and technology domains. Report compliance status, risks, and breaches to senior management • To ensure proper governance of third-party and SaaS arrangements from a regulatory compliance perspective, including review of contracts, SLAs, and data handling clauses • To conduct awareness sessions for digital and technology teams on regulatory requirements and compliance obligations • To prepare periodic compliance dashboards, regulatory updates, and impact assessments for senior management • To perform any other assignments as assigned by the supervisor(s)
Assessment Interview(s)	Only shortlisted candidates strictly meeting the above-mentioned basic eligibility criteria will be invited for 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 interview.

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