

“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 **Inclusive Development**.

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

01	Position / Job Title	Processing Officer - Policy & Product Programs (OG-II / OG-I)
	Reporting to	Unit Head - Policy & Product Programs
	Educational / Professional Qualification	• 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 and / or any other professional certifications such as AIBP, JAIBP will be preferred
	Experience	• Minimum 02 years of experience in SME financing and / or commercial lending • Functional expertise in designing and / or managing and / or implementation of policies and products for SME and / or commercial business in a commercial bank is required
	Other Skills / Expertise / Knowledge Required	• Strong understanding of SME / Commercial Financing, Trade Finance, Product structuring, Banking Regulation and Market Dynamics • Ability to lead a team • Ability to manage multiple tasks, organize priorities and meet targets • Proficient in MS Office Suite (Outlook, Excel, Word, PowerPoint)
	Outline of Main Duties / Responsibilities	• To support the development and enhancement of SME financing products, programs, and policy frameworks in line with the Bank’s business strategy and regulatory guidelines of the State Bank of Pakistan • To assist the Unit Head in designing SME product structures, including working capital, trade finance, seasonal financing, and specialized schemes aligned with target segments and sectoral priorities • To prepare, review, and update SME credit policies, product programs, operating guidelines, and eligibility criteria to ensure consistency, clarity, and alignment with the Bank’s risk appetite • To conduct market research, competitor analysis, and portfolio reviews to identify product gaps, market opportunities, and emerging industry trends • To coordinate with Risk, Credit, Compliance, Business, and Operations teams to ensure that product programs and policy documents are compliant, practical, and aligned with the Bank’s risk appetite • To monitor regulatory developments, SBP circulars, and industry practices to support timely policy updates and the enhancement of SME product frameworks • 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).
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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.
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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.