

“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 - Digital Supply Chain Financing (AVP / VP)
	<b>Reporting to</b>	Wing Head - Digital Lending
	<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>• Candidate having a Master’s degree in Supply Chain and / or Finance and / or Business Management and / or Operations, would be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 06 years of relevant experience in Digital Banking and / or SME and / or Commercial Lending and / or Fintech and / or Supply Chain and / or Finance and / or Digital Lending and / or related field</li> <li>• Preference would be given for experience in:               <ul style="list-style-type: none"> <li>▪ Anchor-based supply chain financing</li> <li>▪ Invoice Finance, PO Finance, Distributor Finance, Agri value chains</li> <li>▪ Fintech partnerships &amp; institutional client management</li> <li>▪ Understanding of cloud technologies, APIs, cybersecurity &amp; digital onboarding</li> <li>▪ Working with Credit, Risk, Compliance, CAD, IT &amp; IS divisions</li> </ul> </li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Strong knowledge of banking regulations, SBP guidelines, KYC / AML, Outsourcing Framework, and Cloud Hosting requirements</li> <li>• Understanding of digital ecosystems, SCF workflows, supplier / distributor onboarding, and SME credit needs</li> <li>• Skills in:               <ul style="list-style-type: none"> <li>▪ Product development</li> <li>▪ SCF ecosystem management</li> <li>▪ Vendor management</li> <li>▪ MIS reporting, dashboarding &amp; analytical tools</li> <li>▪ Digital solution implementation</li> </ul> </li> <li>• Excellent communication, negotiation, and leadership abilities</li> <li>• Ability to work in fast-paced, multi-stakeholder environments</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<p><b>Product &amp; Platform Leadership</b></p> <ul style="list-style-type: none"> <li>• To lead development, management, and optimisation of the Digital Supply Chain Financing (DSCF) platform</li> <li>• To oversee implementation of SCF use cases, including Invoice Finance, PO Finance, Distributor Finance, Agri / Commodity chains, and EWR-based financing</li> <li>• To define and maintain Product Programs, SOPs, workflows, customer journeys, and risk controls</li> </ul> <p><b>Anchor &amp; Ecosystem Management</b></p> <ul style="list-style-type: none"> <li>• To identify, evaluate, and onboard anchor clients (corporates, FMCGs, manufacturers, agri-processors)</li> <li>• To manage supplier / distributor onboarding and ensure compliance with regulatory requirements</li> <li>• To provide tailored SCF solutions based on anchor needs and ecosystem structure</li> </ul> <p><b>Regulatory &amp; Infrastructure Compliance</b></p>

		<ul style="list-style-type: none"> <li>• To ensure platform hosting aligns with the SBP Cloud Outsourcing Framework and internal Information Security policies</li> <li>• To oversee secure handling of customer documents, scanned files, and sensitive credit information</li> <li>• To coordinate with IT and Information Security for platform assessments, penetration testing, and risk reviews</li> </ul> <p><b>Business Growth &amp; Portfolio Management</b></p> <ul style="list-style-type: none"> <li>• To drive SCF business targets, utilization, activation, and asset booking</li> <li>• To conduct market research and competitor analysis to refine product features</li> <li>• To submit periodic MIS reports, portfolio dashboards, and performance reviews to management</li> </ul> <p><b>Operational Oversight &amp; Service Quality</b></p> <ul style="list-style-type: none"> <li>• To monitor day-to-day platform operations, including onboarding, disbursement, repayments, and exception handling</li> <li>• To ensure adherence to TAT standards, customer satisfaction KPIs, and issue resolution mechanisms</li> <li>• To work closely with Operations, CAD, Credit, Risk, and Compliance for the smooth execution of DSCF workflows</li> </ul> <p><b>Governance, Controls &amp; Audit</b></p> <ul style="list-style-type: none"> <li>• To ensure compliance with KYC, AML / CFT, Consumer Protection, and data privacy regulations</li> <li>• To address audit findings and implement corrective actions</li> <li>• To maintain complete documentation trails for audits and regulatory inspections</li> </ul> <p><b>Vendor &amp; Technology Coordination</b></p> <ul style="list-style-type: none"> <li>• To manage relationships with SCF platform vendors / partners</li> <li>• To monitor SLAs, system performance, and enhance roadmaps</li> <li>• To coordinate UAT, production deployments, and platform upgrades</li> </ul> <p><b>Team Leadership</b></p> <ul style="list-style-type: none"> <li>• To supervise SCF Unit staff, provide coaching, and build capability within the team.</li> <li>• To promote a high-performance, complaint, and customer-centric culture</li> <li>• To perform any other assignment as assigned by supervisor(s)</li> </ul>
<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.**