

“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	Wing Head - Policy & Product Programs (VP)
	<b>Reporting to</b>	Divisional Head - SME Business Division
	<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>• Candidates having a Master’s degree in Business and / or any other professional certifications such as AIBP, JAIBP will be preferred</li> </ul>
	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 08 years of experience in SME financing and / or commercial lending, out of which 03 years in a managerial and / or team lead role</li> <li>• Candidates with functional expertise in designing / managing / implementation of policies and products for SME and / or commercial business in a commercial bank will be considered</li> </ul>
	<b>Other Skills / Expertise / Knowledge Required</b>	<ul style="list-style-type: none"> <li>• Strong understanding of SME, Commercial Financing, Trade Finance, Product Structuring, Banking Regulation and Market Dynamics</li> <li>• Ability to lead a team</li> <li>• Ability to manage multiple tasks, organize priorities and meet targets</li> <li>• Proficient in MS Office Suite (Outlook, Excel, Word, PowerPoint)</li> </ul>
	<b>Outline of Main Duties / Responsibilities</b>	<ul style="list-style-type: none"> <li>• To lead the development and enhancement of SME financing products, programs, and policy frameworks aligned with business strategy and regulatory guidelines of the State Bank of Pakistan</li> <li>• To design SME product structures including working capital, trade finance, seasonal financing, and specialized schemes, ensuring alignment with target segments and sectoral priorities</li> <li>• To formulate and periodically review SME credit policies, product programs, and eligibility criteria to ensure consistency, clarity, and risk alignment</li> <li>• To conduct market research, competitor benchmarking, and portfolio analysis to identify product gaps and introduce innovative SME financing solutions</li> <li>• To collaborate with Risk, Credit, Compliance, and Business teams to ensure all policies and product programs are robust, compliant, and aligned with the Bank's risk appetite</li> <li>• To evaluate regulatory changes and industry developments to proactively update policies and design compliant, future-ready SME product frameworks</li> <li>• To perform any other assignment as assigned by the supervisor(s)</li> </ul>
	<b>Place of Posting</b>	Karachi

<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.**