

“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 for the following position in the area of **Retail Banking**.

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

01	Position / Job Title	Product Manager – Housing Finance (AVP / VP)
	Reporting to	Wing Head – Housing Finance
	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 • Candidates having a Master’s degree from HEC recognized university / institution will be preferred
	Experience	<ul style="list-style-type: none"> • Minimum 06 years of banking experience, out of which at least 02 years in the area of Consumer / Home Financing • Candidates having Product Development experience of Housing Finance will be preferred
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> • Well versed with Housing Finance policies • Strong knowledge of SBP Prudential Regulations • Strong understanding of Housing Finance products • Able to develop product and policies • Excellent communication and interpersonal skills • Team management and leadership skills • Good understanding of KYC / AML guidelines • Proficient in MS Office suite (Excel, Word, Outlook, PowerPoint)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> • To develop policies, update product program of Housing Finance and propose product feature / process enhancements to ensure that the Bank maintains its market leadership over competitors and stay aligned with the competitors keeping in view the market dynamics • To constantly review and develop existing product related IT system for its improvement and implementation after successful UATs • To provide necessary support, product training, guidance / clarification on product and policy related matters to the field offices • To be responsible for issuance of related policies and procedures to the field after obtaining approvals from all the stakeholders • To prepare budget, develop and suggest strategies and action plans to increase product reach and profitability thereof • To allocate and facilitate field functionaries in achieving the budgeted targets • To periodically monitor KPI’s viz-a-viz budget for the corresponding period • To supervise and oversee overall operations of the function and ensure that all activities are conducted strictly complying to the Bank’s policies and procedures along with SBP Prudential Regulations • To work closely with related departments to ensure delivery of product position, effective distribution, and communication • To engage with Marketing Division to design print / electronic, digital, and social media campaigns for the desired products • To coordinate with regulator, vendors and internal stakeholders for development / approvals related to Housing products • To promote self-driven culture where team members discuss the overall operations and identify any areas of improvements (where required) • To engage with recovery teams for overdue / defaulted loans • To coordinate with team on regular / Non-Performing Loan (NPL) targets and provide clarification on

	various matters related to the products • To perform any other assignment as assigned by the supervisor(s)
Place of Posting	Karachi
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.