

CAREER OPPORTUNITIES

"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 positions in the area of **Altemaad Islamic Banking**.

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

01	Position / Job Title	Branch Manager (OG-I / AVP)
	Reporting to	Regional Head
	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 Master's degree / Islamic Banking certification / degree or diploma will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 05 years' experience in branch banking, out of which 03 years as Branch Manager / Operations Manager
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Sound knowledge of branch banking operations and Islamic banking products Sound knowledge of compliance regulations regarding AML / CFT and SBP Prudential Regulations (PRs) etc. Good business acumen and expertise of dealing audit issues Goal-oriented, result-driven, ability to prioritize and accomplish tasks Excellent analytical skills Good leadership and branch management skills Outstanding customer services skills Excellent written and verbal communication with good interpersonal skills
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To undertake responsibility for the overall management of branch affairs including system maintenance, development of business, achievement of targets / KPIs through marketing and promotion of Islamic banking products To meet with existing-to-bank (ETB) and new-to-bank (NTB) customers for marketing of deposits, finances, retail banking products, biometric access control for network and e-commerce applications (BANCA), asset management, remittances, and FBR To ensure the provision of smooth and error-free services to customers and timely attention to their complaints and queries To execute and deliver the branch's annual business plan / target and prepare periodic reports on its overall performance to ensure that the activities performed by the branch are aligned with the plans and strategy of regions / group To monitor and periodically review the credit portfolio of the branch (where applicable) To undertake performance evaluation and mentoring of the reporting staff by conducting periodic meetings to achieve business and service targets To review branch audit & performance reports and liaise with the regional office regarding branch affairs To ensure internal controls and compliance with Bank's SOPs and SBP regulations as well as Shariah Compliance To minimize value and number attrition of the top quartile of the customers of the branch To devise strategies to counter competition and maximize market share To monitor and process cross-selling of liability and asset products at the branch level To provide support for the campaign of new product launches and sales initiatives To ensure all branch processes are being followed as per laid down guidelines To eliminate fraud and forgeries by keeping stringent and proactive internal control mechanism To monitor and ensure prompt rectification of audit related objections To ensure branch staff works as a cohesive motivated team and manage the administrative affairs of the individuals in the branch To establish a culture and environment that attracts, retains and motivates the highest caliber skilled professionals To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Bismillahpur, Dadu, Faisalabad, Hyderabad, Jacobabad, Karachi, Kotli, Quetta, Rahimyar Khan, Raiwind, Sukkur
02	Position / Job Title	Branch Operations Manager (OG-II / OG-I)
	Reporting to	Branch Manager
	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 Master's degree / Islamic Banking certification / degree or diploma will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 05 years of banking experience, out of which 03 years in core branch operations
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Sound knowledge of SBP Prudential Regulations (PRs) and Islamic banking products Strong understanding of branch banking operations Good leadership and branch management skills Good business acumen and expertise in process efficiency Good analytical and customer-handling skills Excellent written and verbal communication with good interpersonal skills Proficient in MS Office suite (Outlook, Excel, Word, PowerPoint)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To be responsible for opening and closing of branch operations, computerized banking systems and run start / end of the day processes on predefined timings To adhere to Bank's policies and procedures while ensuring the security of day-to-day operations and Shariah Compliance To address customer queries / issues and make sure that customer service meets the set standards To be responsible for overseeing the branch's administrative and operational staff and directing workflow between departments To supervise all data processing activities of the branch and ensure error-free and timely execution of inter-branch transactions and reconciliation of the branch general account To review and supervise the account opening process, ensuring KYC / AML standards and Shariah Compliance

		<ul style="list-style-type: none"> To ensure preparation of debit / credit vouchers as per daily transactions and proper filing for record purpose To supervise daily compilation and preparation of statement of affairs and other periodic reports / statistics for senior management / regulatory authorities To assist Branch Manager in the development of annual budget for branch and monitor compliance with the budgetary requirements To attend meetings (as and when required) to ensure smooth operations of the branch as per requirements of the Operations Group To rectify Diarized Audit Findings (DAF) and all audit-related observations To ensure that there are no unadjusted General Ledgers (GLs), pending AML alerts, high-risk KYC cases, outstanding reconciliation and data cleansing issues in the branch To ensure confidentiality and transparency in maintaining customer bank accounts To review and authorize requests for cancellation of drafts, misplaced / lost drafts, and authorize to stop payment entries in concerned ledgers To ensure collection of utility bills from customers without any complaints and also ensure subsequent processing and fund transfers to the hub branch To facilitate locker operations to locker holders and ensure proper recording of data in locker register (where applicable) To ensure all branch security arrangements are functioning properly including branch alarm system (BAS), and branch CCTV cameras To maintain an adequate supply of cash in the branch vault, oversee daily issuance and receipt of cash balance to fulfill periodic cash requirements To coordinate with the regional data center in case of any problems arising during the process To ensure dissemination of monthly MIS reporting (related to branch operations) to all stakeholders To assure that branch ATMs (including offsite ATMs linked with the branch) are in order and all important information, notices, and contact numbers are placed inside the ATM cabin / near the ATM area To ensure cash feeding, cash balancing, availability of alternate power supply and rolls in ATMs linked with the branch To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Faisalabad, Karachi, Lahore
03	Position / Job Title	Branch Operations Officer (OG-III / OG-II)
	Reporting to	Branch Manager / Branch Operations Manager
	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 Master's degree / Islamic Banking certification / degree or diploma will be preferred
	Experience	<ul style="list-style-type: none"> At least 3 years of experience with minimum 01 year of banking experience specifically in branch operations
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Branch operations General accounts SBP Regulations Analytical skills Excellent communication Time management Customer relationship
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To manage all branch operational affairs as well as regulatory requirement including but not limited to KYC / AML to ensure efficient and effective product processing whilst ensuring superior customer services in terms of products processing and relevant centralized / ADC functions To ensure smooth account openings and service delivery at all times with minimum processing errors To perform, monitor and authorize all daily financial and non-financial transactions of branch after complete satisfaction and verification of the genuineness of each and every transaction and arrange accurate and complete periodic reporting to all quarters To ensure branch and cash vaults are opened and closed on time by following all required controls; also ensure dual control procedures in branch at all times. Any delays must be immediately reported in writing to the line management by giving logical justification To review balancing of vaults, tokens, taxes, payable, receivable, fixed deposits, call deposits, demand draft pay slips, pay orders and other GLs at branch and confirm that balance available in these accounts has justified reason supported by genuine transactions and does not exceed the timeliness defined by the regulator for suspense accounts To review all suspense, parking and clearing GL heads and inform branch Operations Manager in case of any discrepancy To ensure seamless processing of Inward & Outward Clearing and inter branch transactions at the branch; also provide assistance to other team members with customer transactions during peak days To balance ATM related GL heads and immediately informs the line management for further guidance in case of any overage or shortage To manage customer queries / complaints regarding operations for resolution in an effective as well as efficient manner, depending upon the nature of complaint To manage and make provisions for all budgetary requirements including but not limited to incomes and expenses, accruals in timely and accurate manner to ensure all branch general ledger heads for assets, liabilities, income & expenses are balanced and in order at all times to avoid any penalties To ensure rectification of Audit findings To check day to day transactions To ensure Shariah Compliance To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Bhakkar, Faisalabad, Nawabshah, Peshawar
	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).
	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.sidathydr.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.	
	PID(K)1442/23 (We are an equal opportunity employer) Women, Minorities and Differently-abled Persons are encouraged to apply	

