

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 **Operations**.

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

01	Position / Job Title	Team Leader – Digital Account Opening (OG-I)
	Reporting to	Unit Head - Centralized Accounts Processing Unit
	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 and / or relevant diploma / certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 03 years of banking / financial institution / FinTech experience in account opening or to onboard customers through digital channels
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Thorough knowledge of Core Banking Solutions / Enterprise Applications Well conversant with regulatory guidelines (AML / CFT / CPF) Good communication skills Strong problem-solving skill, fast-learning and ability to work with data Capable to self-manage and utilization of team under pressure and tight deadlines Proficient in MS Office suite (MS Outlook / MS Excel / MS Word / MS PowerPoint)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To ensure that new accounts are approved after completion of all documentary / policy requirements To ensure that teams are in open and active communication with digital accounts desk / branches for opening of digital accounts within the defined turn-around-time (TAT) To manage teams and ensure quality of process execution, data verification and information scrutiny as per Bank's standards and regulatory guidelines To identify process improvement opportunities based on the customer's feedback and suggest reforms thereof To lead the team in product life-cycle from onboarding to tactical activities while keeping a check on work quality in the process of customers' journey To execute, coordinate and facilitate in all on-going digital onboarding projects undertaken by Operations Group, including cross functional coordination with various internal / external stakeholders To ensure strict compliance of controls with regulatory requirements and identification of any operational threats within functional scope of Centralized Accounts Processing Unit (CAPU) To generate periodic MIS from system for tracking unverified and invalid account opening requests received from digital accounts desk / branches / customers through digital platforms for disposal / clearance from CAPU portal To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Lahore
02	Position / Job Title	Branch Operations Manager (OG-II / OG-I)
	Reporting to	Regional Executive - Operations
	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 and / or relevant diploma / certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 03 years of branch banking experience, out of which 01 year as Branch Operations Manager or in a similar role
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Good communication and interpersonal skills Good managerial skills Good knowledge of banking products Effective processing skills (based on volume, speed and accuracy) Excellent customer service skills Goal orientated and results driven Proficient in MS Office suite (MS Outlook / MS Excel / MS Word / MS PowerPoint)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To manage the overall operations of the branch and train staff to deliver excellent customer services To adhere to TAT / SOPs in processing the customer's requests with respect to account opening and banking transactions To monitor cash management system in adherence to SBP regulations. Furthermore, act as custodian of cash limits and transactions carried out in the branch limits To reconcile the accounts for disbursement, collections, general receipts and initial payment accounts To manage branch's security systems in an efficient manner, including but not limited to guarding arrangements, alarm system and branch CCTV To ensure that accruals and liquidation of income / expenses are on time and accurate To monitor and authorize daily financial and non-financial transactions as per transaction authorization limits To ensure timely resolution of customer queries and complaints and ensure branch complaint box has been checked on daily basis and processing of complaints received immediately after entry in the complaint register To escalate all critical matters to reporting authority for any process or customer related deviations or issues To ensure that the branch gets minimum audit rating all times and observe / ensure prompt rectification of audit / compliance / AML / CFT related irregularities and submit clearance certificates of all types of audits and compliance reports on time To ensure that timely responses are provided to all letters received from Law Enforcement Agencies and regulatory bodies after liaising with Compliance Group and Legal Division To ensure performance records and MIS(s) are prepared periodically and shared with Regional Executive Operations and ensure monthly reporting of cash position (denomination wise) is as per reporting requirement

		<ul style="list-style-type: none"> To ensure performance appraisals are submitted within timelines, complete periodic feedback discussion with Branch Manager on time. Also, provide training to subordinates from time to time to enhance their banking knowledge and skills To be responsible for opening and closing of cash and branch vault to start branch operations on pre-defined timings To monitor resolution of issues and service delivery across internal business partners (CAPU & lines of business) To reconcile NBP general accounts, NOSTRO/ VOSTRO accounts, and FE-25 accounts with SBP To assist in the development of annual budget for the branch and monitor compliance with the budgetary requirements To facilitate locker operations and ensure proper recording of locker register To supervise development of periodic cash requirement to maintain adequate supply of cash in the branch vault and oversee daily issuance and receipt of cash balance To assure that branch ATMs are in order, CCTV cameras are functional to cover ATMs area To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Dera Ghazi Khan, Jhelum, Mardan, Mirpur AK, Swat, Rawalakot, Rawalpindi
03	Position / Job Title	Officer - Regulatory Reporting, Policies and Procedures (OG-III / OG-II)
	Reporting to	Wing Head - Branch Operational Policies and Procedures
	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 and / or relevant diploma / certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 01 year of banking experience in handling branch operational policies & procedures and regulatory reporting
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Passion to learn, grow, and succeed Passion to uplift the standard by achieving set targets Good interpersonal and communication skills Proficient in MS Office suite (MS Outlook / MS Excel / MS Word / MS PowerPoint)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To review product documents and submit comments / suggestions as per Bank's guidelines and Standard Operating Procedures (SOPs) To issue circulars / instructions as and when required in compliance with the State Bank of Pakistan's guidelines To review different policies of the Bank as per existing procedures at a particular time and in-line with industry practices To coordinate with different stakeholders, including but not limited to Compliance, Enterprise Risk Management, and Legal, etc. in the finalization of different assignments, including agreements with different agencies, like NADRA, and also review / update Standard Procedure Manual (SPM) etc. To monitor branch operations to comply with the internal / external policies and procedures To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Karachi
04	Position / Job Title	Digital Account Opening Officer (OG-III)
	Reporting to	Unit Head - Centralized Accounts Processing Unit
	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 and / or relevant diploma / certification(s) will be preferred
	Experience	<ul style="list-style-type: none"> Minimum 01 year of banking / financial institution / FinTech experience in account opening or to onboard customers through digital channels
	Other Skills / Expertise / Knowledge Required	<ul style="list-style-type: none"> Knowledge of Core Banking Solutions / Enterprise Applications / Digital onboarding processes Good knowledge of AML / CDD policies and regulatory guidelines Good communication skills Team player, capable of working under high pressure and meeting deadlines Proficient in MS Office suite (MS Outlook / MS Excel / MS Word / MS PowerPoint)
	Outline of Main Duties / Responsibilities	<ul style="list-style-type: none"> To coordinate with the digital account opening desk / branches in order to assist in resolving issues of clients and to support client-initiated account opening request through digital onboarding channels as per regulatory guidelines To scrutinize and verify data entered by customers / branches / digital accounts desk in light of SBP guidelines and seek additional information / documents, if required To ensure that standard turn-around-time for opening of digital accounts after completion of all regulatory / information / documentary formalities are being observed strictly To ensure strict compliance with the instructions and policy guidelines received from senior management, compliance functionaries and regulators for opening of digital accounts To follow-up with digital accounts desk for disposal of incomplete digital account opening requests pending with branches / digital account opening desk / customers To perform any other assignment as assigned by the supervisor(s)
	Place of Posting	Lahore
	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.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.

(We are an equal opportunity employer)

PID(K)1690/23

Women, Minorities and Differently-abled Persons are encouraged to apply