



PRODUCT HEAD RETAIL BANKING

We are looking for a visionary leader to join our Retail Banking team as Product Head at the Assistant Vice President level. This role is critical in driving the transformation from product-centric thinking to a customer-centric business model.

You will lead the Retail & SME (including cards and leasing etc.) product portfolio, managing the entire lifecycle from conceptualization to profitability, while ensuring innovation, superior customer value, and sustainable growth.

Why Join NDB Bank as Product Head?

- » Develop strategies for Retail and SME segments aligned with the Bank's objectives.
- » Define product positioning, target segments and lifecycle priorities using analytics.
- » Rationalize offerings to maximize profitability and market relevance.
- » Drive revenue growth, margin optimization and fee income enhancement across all product stages.
- » Ensure competitive pricing and deliver on profitability KPIs, including ROA impact.
- » Track product-level P&L, yield, fee income and delinquency; take corrective actions on underperforming products.
- » Translate market insights into differentiated product variants and launches.
- » Ensure product features align with market trends and customer expectations.
- » Establish and manage partnerships with fintechs, NBFCs, dealer networks and corporate tie-ups to expand sourcing channels.
- » Adhere to integrated risk management frameworks and maintain zero tolerance for regulatory non-compliance.
- » Foster a high-performance culture, build team capability and train frontline staff on product features and customer segment insights

The Person

- » Bachelor's degree in Commerce, Finance, Banking, Marketing, or related field (Master's preferred).
- » Minimum 15 years of banking experience, with at least 8 years in product leadership roles covering Retail/SME segments.
- » Strong competencies in strategic orientation, leadership, financial analytics, and transformational leadership.

At NDB Bank, we offer a competitive compensation package including ESOPs, a seat at the leadership team, and the opportunity to lead transformative digital change. You'll work in a collaborative, innovation-driven environment with the autonomy to shape the future of banking in Sri Lanka.

Join us at NDB Bank, where innovation meets purpose. Let's build the future of banking.

Please login to <https://www.ndbbank.com/careers> to apply on or before 06th March 2026

We will correspond only with the shortlisted applicants

"We are an equal opportunity Employer"

011 744 8888 www.ndbbank.com      

A (ka) Fitch Rating - National Development Bank PLC (P027) is a licensed commercial bank supervised by the Central Bank of Sri Lanka. Eligible deposit liabilities are insured with the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board for compensation up to a maximum of Rs.1,100,000/- per depositor.



Vice President - Human Resources