



## **Product Manager Assets & Liabilities Job Vacancy at Exim Bank**

### **Product Manager Assets & Liabilities**

Location : Corporate Office

Experience : 3 – 5

Posted : 06-Jun-2025

### **Job Description**

Product Manager Assets & Liabilities leads the product innovation, modification, and streamlining process to ensure that the bank has an appropriate and well-priced value proposition for its current and prospective clientele. Areas of Focus are Asset and Liability Products, Revenue assurance – curb revenue leakages and collaboration with digital, bancassurance and agency banking teams in product roll outs.

### **Roles & Responsibilities**

- Manage the development and enhancement of banking products and services by conducting market research, analyzing customer needs and collaborating with cross-functional teams to design and launch innovative solutions that differentiate the bank in the market
- Manage the entire cycle of banking products and services from conceptualization to launch and ongoing optimization, ensuring they are competitive, profitable and align with overall business strategy.
- Monitor product performance, analyze key performance metrics and make data driven decisions to enhance product profitability and customer satisfaction.
- Understand customer needs, behaviors and preferences to design, enhance products that address their financial goals and enhance banking experience.
- Develop product pricing strategies to drive product adaptation, revenue growth and competitiveness in the market.

- Prepare product papers, presentations and recommendations for management on product performance, market trends, and strategic initiatives.
- Ensure income targets are met for Retail products through establishing and implementing the local/regional product pricing strategy
- Continuously review the local basis for customer segmentation and recommend suitable product activity to target and sustain viable and profitable segments in line with the stated Retail strategy in the country.
- Identify and present innovative and creative product solutions.
- Conduct market research and analysis to identify trends, competitive landscape, identify opportunities, use market insights to inform product strategy, pricing decisions and go-to-market plans.
- Interact with Sales team, Proposition Heads and Cluster Managers in the Branch network to provide input into sales strategies.
- Display a high level of critical thinking in cross-functional process analysis and problem resolution for new and existing products.
- Review product income analysis prepared by MI & Analytics team/finance and present to the Head of Product & Revenue Assurance.
- Work in collaboration with Exim Learning & Development Unit to ensure all the training assigned to Sales Officers/branch/head office staff are conducted as per the calendar.
- Conduct revenue assurance with MI & Analytics team on key lines to ensure there are no revenue leakages. Propose and/or automate manual fees to curb fee leakages
- Provide input during the development of product-specific sales campaigns.
- Overall ownership and accountability for all analysis.
- Coordinate and build strong working relations with various internal organizations including IT, Engineering, Sales, Marketing, Product Development, & Operations.
- Manage the development, approval, training, and communication of new products/product changes and their associated customer, operational, system, & process impacts to the various internal organizations.

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