



**JOB DESCRIPTION**

Position	Reporting to	Department
Auto Loan Product Manager	Head of Product and Business Development	Product and Business Development

**I- JOB PURPOSE:**

The Auto Loan Product Unit Manager is responsible for managing and enhancing the auto loan product portfolio. This role focuses on driving product performance, supporting sales channels, and ensuring competitive offerings that meet customer needs and market trends.

**II- MAIN DUTIES & RESPONSIBILITIES:**

- **Product Development & Management**
  - Oversee the end-to-end lifecycle of auto loan products, including design, pricing, and performance monitoring.
  - Enhance existing auto loan products to improve customer experience and profitability.
  - Ensure compliance with regulatory requirements and internal policies.
  - Collaborate with IT, Operations, and Risk teams for system integration and process optimization.
- **Sales Support & Business Growth**
  - Work closely with auto loan team and partner networks to drive auto loan sales.
  - Develop promotional campaigns and sales tools to boost product uptake.
  - Monitor portfolio performance and recommend strategies for growth.
- **Market Research & Strategy**
  - Conduct competitor analysis and market studies to identify trends and opportunities.
  - Recommend pricing and product positioning strategies to maintain competitiveness.

### **III. QUALIFICATIONS:**

- Bachelor's degree in Business, Banking & Finance, or related field.
- Minimum 3 years of experience in product management or sales within banking or financial services.
- Strong knowledge of auto loan products and lending processes.
- Excellent communication and negotiation skills.
- Ability to work cross-functionally and manage multiple projects.