

**CAREER OPPORTUNITY**

ZTBL, a renowned specialized financial institution with a wide network of Branches all across the country is inviting applications from energetic and challenge-oriented professionals with proven track record and capacity to perform as a catalyst for transformation in a challenging environment. The individuals who fulfill the below-mentioned basic eligibility criteria may apply for the following position:

<b>Position:</b>	<b>Product Manager CBS (Assets)</b>	No. Of Positions: 01	<b>Level</b>	AVP / VP
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**Basic Eligibility Criteria:**  
The Product Manager CBS (Assets) is responsible for overseeing the core banking systems, including the bank's control over the banking core and ancillary hosted solutions with the Bank's core processing provider. This role involves evaluating current systems and procedures, recommending necessary changes, and collaborating on implementing new processes for Branch Banking applications. The Product Manager CBS (Assets) plays a key role in driving core banking system upgrades, migrations, enhancements, and updates. They work closely with other business and technology teams to foster a service-oriented culture, promote technology strategies, and manage continuous improvement initiatives to ensure operational excellence at the branch level.

<b>Academic / Professional Qualification:</b>	<ul style="list-style-type: none"> <li>Bachelor / 16 years of education duly recognized by HEC.</li> <li>Candidate with relevant certification in Business Analysis or Project management or IBP levels and experience in banking operations will be preferred.</li> </ul>
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<b>Experience:</b>	<ul style="list-style-type: none"> <li>Minimum of 08 to 10 years of post-qualification professional experience in a comparable position within the banking sector, specifically in the loan vertical.</li> <li>Demonstrated experience in at least one end-to-end Core Banking Implementation as a member or Project Core team, with a strong focus on banking assets, including CAD and Risk Operations, Corporate, SME, Micro, and Consumer Loans products. Working knowledge of SBP Reporting is essential, and familiarity with Trade Finance is a plus.</li> </ul>
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<b>Other Skills/ Expertise/ Knowledge Required:</b>	<ul style="list-style-type: none"> <li>Proven expertise in loan-related processes, regulations, and reporting requirements.</li> <li>Comprehensive understanding of loan lifecycle management, including origination, underwriting, disbursement, servicing, and collections.</li> <li>Strong knowledge of risk management principles and practices in the lending domain.</li> <li>Familiarity with industry best practices, emerging trends, and regulatory changes affecting the loan vertical.</li> <li>Experience in conducting user acceptance testing (UAT) and ensuring successful implementation of loan-related system enhancements.</li> <li>Ability to collaborate effectively with cross-functional teams, including business stakeholders, technology teams, and regulatory bodies.</li> <li>Strong analytical and problem-solving skills to identify process improvement opportunities and propose effective solutions.</li> <li>Excellent written and verbal communication skills, with the ability to convey complex loan-related concepts to both technical and non-technical audiences.</li> <li>Proven ability to manage multiple priorities, meet deadlines, and deliver high-quality results in a dynamic and fast-paced environment.</li> </ul>
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**Outline of Main Duties / Job Responsibilities:**

- Assist in the development of policies, guidelines, and procedures to enhance business control and streamline processes.
- Lead the team in the development of loan origination, management, product development, SBP reporting, CAD and risk controls and reporting, savings, and teller functions.
- Monitor system and product development, bug fixing, and related activities.
- Develop and maintain data flow diagrams, user guidance manuals, procedures, and recovery documentation.
- Collaborate with business and technology teams to identify opportunities for process automation and implement best practice configurations.
- Analyze new system features and facilitate their rollout based on requests from product managers and department owners.
- Manage Bank Control Records and system changes, ensuring proper controls, documentation, and tracking.
- Develop, document, and validate business and technical requirements, process flows, use cases, test plans, and other relevant artifacts.
- Ensure that core-banking product and technical decisions align with the bank's strategic goals and regulatory requirements.
- Perform any other assigned duties as necessary.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>We Offer competitive remuneration package geared towards attracting best talent in the market.</li> <li>Applicant must have at-least second division (i.e. 45% marks or equivalent CGPA of 1.4/4.0 or 2.4/5.0) in degree on basis of which he is applying or eligible.</li> <li>Dual nationality holders are not eligible to apply for the post.</li> <li>Only short-listed candidates will be called for interview.</li> <li>Interested candidates may apply online through website: <a href="https://ztbl.rozee.pk">https://ztbl.rozee.pk</a> and <a href="https://www.ztbl.com.pk/jobs">https://www.ztbl.com.pk/jobs</a></li> </ul>
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<b>Employment Type:</b>	03 Years Contract under SR-2005 (extendable on performance basis).
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<b>Age Limit:</b>	40 Years Maximum (as on closing date to apply)
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- Advertisement Date: 25-June-2023
- Closing Date of Advertisement: 16-July-2023

**Note:** Applications received after due date will not be considered. No TA/DA shall be admissible for interviews.

**ZTBL is an equal opportunity employer - Women are encouraged to apply.**

**Please note that any kind of external/internal influence or SAFARISH in Recruitment process would lead to cancel the credentials of candidate and applicant would be immediately BLACKLISTED.**