



ZARAI TARAQIATI BANK LIMITED ADDENDUM



ZTBL, advertised following contractual positions on 24.12.2023, last date for submission of application was 10.01.2024 (details are available on the official website i.e. www.ztbl.com.pk/jobs), the maximum age limit has since been revised upto **60 years** as on closing date to apply and contractual period of 5-years (extendable subject to performance) upto the maximum age of **65-years**.

Sr. No	Job Title:	Grade
1	Chief Risk Officer	EVP/SEVP
2	Group Head (SAM)	EVP/SEVP
3	Group Head (Human Resource)	EVP/SEVP
4	Head of Legal	EVP
5	Chief Technology Officer	SVP/EVP
6	Head Product Development	SVP/EVP
7	Head of Business Intelligence and Financial Control	VP/SVP

All other contents of the advertisement dated 24.12.2023 will remain unchanged. Candidates who have already applied against the aforementioned advertisement need not to apply afresh. Interested candidates may apply online through website: <https://www.ztbl.com.pk/jobs> till **10th February, 2024**.

For any related query, please contact Head Recruitment & Appointment, ZTBL,
Head Office, Islamabad @ 051-9252724



ZARAI TARAQIATI BANK LIMITED

CAREER OPPORTUNITIES



ZTBL, a 'AAA' rated renowned specialized financial institution with a wide network of over 500 Branches 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 basic eligibility criteria may apply for the positions, which are based at ZTBL, Head Office, Islamabad.



Positions (Contractual)	Outline of Main Duties/ Job Responsibilities
<p>Chief Risk Officer (EVP/SEVP)</p> <p>Experience: Candidate should be a professional with extensive and in-depth knowledge of risk management and FI's business activities along with relevant competencies, qualifications, certifications and technical skills with at least 15 years of post-qualification working experience in the field of credit and risk management in the financial industry.</p> <p>Qualification: Bachelor Degree. Preference will be given to candidate having MBA or relevant Professional Qualification.</p>	<ul style="list-style-type: none"> • Ensure sound lending operations for the Bank through mitigating the credit risk adequately. • Develop and roll out a comprehensive risk management framework as per regulatory guidelines, laws/regulations, and the best practices, to cater ZTBL business needs. • Ensure and roll out an effective risk management reporting system covering the content, format and frequency of information concerning the Bank credit, market and operational risk position, perform sound and prudent analysis and control existing and potential risk exposures. • Supervise process for products and services offered by the Bank for identifying/measuring/controlling risks and coordinate with other internal stakeholders to adopt changes based on recommendation and ensure statutory / regulatory compliance. • Analyze the data / reports related to risk exposure of the Bank branches by collecting relevant data, to assess the risks inherent at each branch on handling high credit risk cases at the individual branches. In case of major deviation, recommend special audit & Inspection for a thorough review. • Any other task assigned by the management.
<p>Group Head (SAM) (EVP/SEVP)</p> <p>Experience: Minimum 15-years Post Qualification Experience. Preference will be given to candidate having experience in Financial Institution.</p> <p>Qualification: Bachelor Degree. Preference will be given to candidate having relevant Master's Degree.</p>	<ul style="list-style-type: none"> • Develop and implement strategies, policies and procedures for the effective management of the SAM / NPL portfolio, in line with Bank's vision. • To work with bank leadership to recover the bad loans by taking into consideration existing NPL portfolio. • Monitor and evaluate the performance of the SAM / NPL portfolio, identify risks and opportunities, and take appropriate actions to mitigate them. • Lead and supervise the SAM / NPL team, ensuring adequate staffing, training, coaching, and motivation. • Ensure compliance with all relevant laws, regulations, policies, and standards related to SAM / NPL management. • Develop a system of monitoring to achieve the targets. • Understanding on the Reschedulement of loans for effective recovery of Bank advances. • Define the expected level of NPLs in the annual plan. • Define the expected amount of recoveries against classified loans. • Any other task assigned by the management.
<p>Group Head (Human Resource) (EVP/SEVP)</p> <p>Experience: Minimum 15-years Post Qualification Experience. Preference will be given to candidate having experience in Financial Institution.</p> <p>Qualification: Bachelor Degree. Preference will be given to candidate having relevant Master's Degree.</p>	<ul style="list-style-type: none"> • Develop Human Resource strategy to contribute in areas of organizational development, compensation & benefits performance management, recruitment & employee Relations and career, development through effective Human Resource Management Systems, policies & procedures. • Develop and manage people with focus on creating a team with the right competencies to develop frameworks and execute strategy on talent management forming a robust foundation of operations and, governance. • Ensure effective execution of Human Resource administrative services to management and employees of the Bank. • Develop a mechanism to identify the gaps in the current HR system & processes and execute measures to close, the gaps/weaknesses in the system based on market best practices. • Provide a learning environment and tools to help Bank's employees to attain their full potential. • Identify, develop and impart best possible training & development innovative solutions. • Supervise and ensure effective discipline management and proceedings for the Bank. • Any other task assigned by management.
<p>Head of Legal (EVP)</p> <p>Experience: Minimum 15-years Post Qualification Experience.</p> <p>Qualification: LLB. Preference will be given to candidate having LLM.</p>	<ul style="list-style-type: none"> • Provide legal assistance to the management in policy making and operational matters etc. • Analyze all bank activities and ensure that these are in strict compliance with new legislation/conform to legal requirements. • Ensure preparation of all legal documentation and its execution as per requirements of the bank. • Analyze the decisions of superior courts in general and pertaining to ZTBL in particular and as a result thereof suggest/recommend policy changes to the management. • To ensure timely compliance of all assign tasks/functions. • Ensure implementation of prudential regulations and other SBP/SECP guidelines pertaining to areas of function. • Pursue litigation in various courts of law in statutory, corporate, business & service matters. • Keep an eye on the latest legislation/laws, judgments of courts related to banking sector. • Ability to work as a team leader having excellent interpretation and drafting skills. • Any other task assigned by management.

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CAREER OPPORTUNITIES

Chief Technology Officer (SVP/EVP)

Experience: Minimum 12-years Post-
Qualification Experience.

Qualification:

Bachelor Degree. Preference will be given to candidate having relevant Master's Degree/ Professional Qualification.

- Responsible to develop & implement Bank's IT strategy in line with Bank's business strategy.
- Lead the development and implementation of technology solutions to provide prompt and effective technical support to end-users, assisting them with hardware, software, and network-related issues.
- Implement ERP system within the organization, ensure its customized configuration and integration to meet the specific needs of the business processes.
- Automate business processes as per business needs through development and customization of quality software applications as per business requirements.
- Develop and maintain relationships with key stakeholders, including clients, vendors, and partners.
- Design, establish and maintain a network infrastructure for local and wide area connectivity and remote access.
- Ensure that IT services are delivered according to defined service level agreements (SLAs) and that customer expectations are met.
- Oversee the day-to-day operations of the technology support services, ensuring the timely resolution of user issues, incidents, and service requests.
- Comprehensive IT Knowledge, utilizing processes, terminology, and methods that are common in modern IT.
- Knowledge of technological trends to build strategy.
- Ability to conduct technological analyses and research.
- Any other task assigned by the management.

Head Product Development (SVP/EVP)

Experience: Minimum 12 years Post-
Qualification experience in banking sector, with
diversified experience in product management.

Qualification:

Bachelor Degree. Preference will be given to candidate having relevant Master's Degree/ Professional Qualification.

- Develop the overall Product Development Strategy encompassing all business areas of the bank. Additionally, provide support for the development of products with specific input into the product strategy.
- Lead and provide strategic direction on the Retail Products segment of Retail Banking and ensure alignment with best market practices and the Bank's business and strategic objectives.
- Regularly assess the impact of the segment's strategy and initiatives in terms of revenue, profitability, market share, and market reputation of the Bank's retail liability/ lending/investment products.
- Assess and implement opportunities for automation and digitization of product delivery and processes in collaboration with internal/external stakeholders.
- Increase market share for Assets, liability products, increase yield from each of loan product offering.
- Develop a comprehensive business plan for retail products (i.e. Saving/Current/Term Deposits, Priority Banking) that covers all aspects of product and service delivery.
- To collaborate with internal stakeholders (i.e. Audit/Compliance/Risk/Sharia Dept.) to establish retail products' and pricing policy framework.
- Ensure compliance and achievement of KPIs related to the marketing and customer acquisition of government-initiated products.
- Design, recommend, develop and implement new relevant assets product offerings Credit Policy and Processes to drive business volumes.
- Introduction of digital product development and the process of transformation.
- Analyze industry trends and market demands to recommend product enhancements. Monitoring the market and reviewing the existing products continuously.
- Any other task assigned by the management.

Head of Business Intelligence and Financial Control (VP/SVP)

Experience: Minimum 10 years Post-
Qualification experience in banking sector.

Qualification:

Bachelor Degree. Preference will be given to candidate having relevant Master's Degree/ Professional Qualification.

- Responsible for the implementation of functional side of Business Intelligence Systems/ Portals and Big Data in coordination with the Divisions of the Bank.
- Responsible for BI Projects Planning and keep them aligned with Bank's Business Strategic and Operation Plans.
- Develop and implement a comprehensive business intelligence strategy to support data-driven decision-making processes.
- Provide financial insights and recommendations for business growth.
- Lead the Business function as a Business Financial Controller while ensuring compliance with policies and regulatory requirements.
- Collaborate with cross-functional teams to gather and analyze business data, providing insights to support strategic initiatives.
- Stay abreast of Industry trends, regulatory changes, and best practices in business intelligence and financial management.
- Review Monthly Reports of Assets, Liabilities, accounts, ATM Cards, Income & other KPIs for the purpose of Business Valuation & Planning.
- Any other task assigned by the management.

Eligibility / Ineligibility Criteria

- The applicant must possess excellent communication, analytical, interpersonal, adaptability and teamwork skills.
- Applicant should have HEC verified degree(s) as well as previous experience(s) certificates (in original) at the time of interview.
- Maximum age upto **60 years** as on closing date to apply.
- Applicant retired from any service under any Government (i.e. Federal or Provincial) or from any organization, body, authority or establishment owned or controlled by any Government or in which any Government has controlling share or interest are not eligible to apply.
- Applicant dismissed, discharged, compulsorily retired, removed or otherwise terminated by previous employers on disciplinary grounds are not eligible to apply.
- Applicant convicted by any court of law are not eligible to apply.
- Applicant relieved under any Golden Hand Shake Scheme/ Voluntary Separation Scheme (by whatever name) from Public Sector Organization for a period of five years are not eligible to apply.
- Contractual period of 5-years (extendable subject to performance) upto the maximum age of **65-years**. Market Competitive remuneration will be offered.
- Interested candidates may apply online through website: <https://www.ztbl.com.pk/jobs>, till **10th February, 2024**.