



ZTBL, a 'AAA' rated renowned specialized financial institution with a wide network of over 500 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 basic eligibility criteria may apply for the positions, which are based at Larkana/Sukkur/D.M Jamali/Hyderabad/Nawabshah.

Senior Manager Recovery -SAM (AVP/VP)

No. of Positions: 02

Experience: Minimum 8-years Post-Qualification Experience with at least 5-years' experience in SAM/Recovery/Collection in SME/Consumer/Leasing/Agri. Assets in Banking Sector or any other relevant organization.

Qualification: Minimum Bachelor degree. Preference will be given to candidate having LLB/Master's Degree from HEC recognized University.

Job Responsibilities:

- The incumbent will report directly to Head SAM (North/South)
- Develop and implement recovery plans, assign targets to branches and circles and manage bucket management in repayments, NPL categories (OAEM, substandard, doubtful, loss) and charged-off portfolio.
- Reduce NPLs and Charged –off portfolio.
- Recovery through asset acquisition, negotiation, follow-up, litigation and other means.
- Ensure timely serving of demand and legal notices, file recovery suits, reduce zero recovery cases, reduce time-barred and "To be time barred" cases and coordinate with Repo agencies for tractor repossession.
- Implement the LACIP Act-1973 effectively, pursue timely proceedings, for Bank dues and take prompt actions against fraud, forgery, defective securities and bad loans.
- Maintain records of properties acquired due to loan defaults and ensure their timely disposal.
- Report crop or collateral damage due to normal calamities and suggest remedies. Review/reinvestigate loan rescheduling, restructuring and write-off requests.
- Ensure MCOs have visited borrowers, coordinate with authorities for disciplinary proceedings and report issues of the regions to line manager and Head office.
- Any other task assigned by the Management.

Eligibility / Ineligibility Criteria

- Interested candidates may apply online through website: <https://www.ztbl.com.pk/jobs> till **1st September, 2024**, applications received after due date will not be considered.
- Maximum age limit **46**-years as on closing date to apply.
- Dual nationality holders are not eligible to apply for the post.
- Preference will be given to candidates having Domicile of Interior Sindh.
- Only short-listed candidates will be called for interview. No TA/DA shall be admissible for interviews.
- We Offer competitive remuneration package geared towards attracting best talent in the market.
- We are an equal opportunity employer.

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