



ZARAI TARAQIATI BANK LIMITED

CAREER OPPORTUNITIES



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 ZTBL, Head Office, Islamabad.

Head Recovery Litigation Department (VP/SVP) (No. Of Position-1)

Experience: Minimum 10-years post-qualification relevant experience in recovery litigation and in-depth knowledge of recovery processes, legal procedures and regulatory compliance.

Qualification: Minimum Bachelor's Degree. Preference will be given to candidate having LLB or higher qualification in Law with strong understanding of banking laws & regulations of Pakistan.

Job Responsibilities:

- The incumbent will report directly to Divisional Head.
- Supervise legal Litigation Units in the field and review follow-up recovery suits pending in the Banking Courts through LLUs and regional offices.
- Monitor and analyze litigation cases filed by the Bank and to safeguard Bank's interest through constant follow up of subjudice recovery cases filed against the Bank.
- Respond complaints received from the Wafaqi Banking Mohtasib.
- Examine/review the petition/appeal before its filing in relevant forum
- Extend guidance, if required, in the implementation of court decisions.
- Accord approval for entrustment of recovery suits to legal counsel and to monitor lawyer fee bills disposal.
- Any other task assigned by the Management.

Manager Security Operations Center (SOC) (AVP) (No. of Position-1)

Experience:

- At-least 08 years of post-qualification relevant professional experience in a comparable position in a reputed private/public sector organization.
- Having experience in Banking/Financial Institution is a plus
- Should have at least worked in SOC Operations for 3 Years.

Qualification: 16 years of education in IT, Computer Science, Networks, Information / Cyber / Network / Telecom / IT Security or relevant degree, duly recognized by HEC.

Job Responsibilities:

- The Security Operations Centre (SOC) Manager will plan, direct and control the SOC functions and operations. Ensure the monitoring and analysis of incidents to protect information assets addressing all
- Information Security incidents and ensuring timely escalation. Direct the Cyber Intelligence capability to identify potential threats delivering strategic reports and strategies to minimize the impact of the threats.
- Leading and managing the Security Operations and team of SOC and Technologies.
- Primarily responsible for directing security event monitoring, management and response and cyber intelligence.
- Ensuring incident identification, assessment, quantification, reporting, communication, mitigation and monitoring
- Ensuring compliance to policy, process, and procedure adherence and process improvisation to achieve operational objectives
- Revising and develop processes to strengthen the current Security Operations Framework. Review policies and highlight the challenges in managing SLAs
- Responsible for overall use of resources and initiation of corrective action where required for Security Operations Center
- Ensuring daily management, administration & maintenance of security devices to achieve operational effectiveness
- Ensuring threat management, threat modeling, identify threat vectors and develop use cases for security monitoring
- Creation of reports, dashboards, metrics for SOC operations and presentation to Sr. Mgmt.

Manager IFRS-9 & Risk Analytics (AVP) (No. of Position-1)

Experience: Minimum 8 years post qualification experience in Credit risk / Market risk function of a bank including 2-3 years in implementation / Reporting of IFRS-9 within a financial institution.

Qualification: Bachelor degree / Master's Degree (16 Year education) in the field of Finance / Accounting/ Business OR ACCA / CFA qualified/ any other relevant qualification.

Job Responsibilities:

- Managing & implementing the ongoing quarterly production of IFRS 9 expected credit losses using ZTBL's Model, whilst providing insight and analytics.
- Assist in Developing additional IFRS-9 ECL models and / or PD / LGD scorecards if the Bank widens its product offerings.
- Enhancing IFRS 9 model monitoring and management information packs to allow Bank's senior management to understand new and potentially even more complex products and investments in the future.
- Assist in setting out and cascading IFRS 9 standards and requirements to the Bank's.
- Work with ZTBL's finance team to facilitate MIS reports and the Bank's annual report and accounts entries are produced in line with IFRS 9 and the Bank's financial reporting timelines.
- Monitoring of ongoing model inputs, assumptions and data for successful model output. Work as a team in development of new models and back testing of the existing models.
- Conduct Risk assessment and analysis and development of Risk dashboards for effective Risk reporting.
- Use of analytical tools for informed decision making at senior management/ Risk committees / BoD level.
- Enhancing Current Risk MIS for effective risk monitoring and control at ZTBL.
- Develop Risk models for Regulatory frameworks, returns and other future risk scenarios.
- Any other task as assigned by Head Risk Management Department.

M&L Risk Analyst (OG-II) (No. of Position-1)

Experience: Minimum 3 years' post qualification experience in Banks / DFI with at-least 1-year Market & Liquidity Risk Analyst or/ and experience with treasury function / Middle office / within an audit firm etc.

Qualification: Bachelor Degree / Master's Degree (16 year education) in Banking / Finance / Accounting/ Business and / or Professional Qualification ACCA/ any other relevant qualification.

Job Responsibilities:

- Preparation of Market and Liquidity Risk Dashboard for the bank.
- Preparation of Basel Reports Stress testing, CAR, LCR, NSFR etc.
- Preparation of ALCO Packs for deliberation in ALCO meetings.
- Review & Analysis of treasury Portfolio, Policy & Product periodic basis.
- Preparation of periodical Risk Reports VAR, Sensitivity, Duration, MTM etc.
- Monitoring treasury activities to reduce Market & Liquidity Risk.
- Any other task assigned by Head Risk Management Department.

Credit Risk Analyst (OG-II) (No. of Position-1)

Experience: Minimum 3 years' post qualification experience in Banks/ DFI with at-least 1-year Credit Risk Analyst/ Relationship officer/ Audit firm etc.

Qualification: Bachelor Degree / Master's Degree (16 year education) in Banking / Finance / Accounting/ Business and / or Professional Qualification ACCA/ any other relevant qualification.

Job Responsibilities:

- Review Credit plan and credit policy of the bank.
- Preparation of different reports/MIS on internal credit risk rating from ICRMS/Developed models.
- Assist Unit Head in Preparation and updating of internal credit risk rating models and its tools i.e. Obligor Risk Rating and Facility risk rating.
- Prepare Credit Risk Reports relating to credit portfolio analysis for senior management/committees as required
- Ensure compliance with respect to audit observations
- Preparation of different periodical Risk Management Reports.
- Review ZTBL credit products and policies for risk evaluation as and when shared.
- Any other task assigned by Head Risk Management Department

Islamic banking Risk Officer (OG-II) (No. of Position-1)

Experience: Minimum 3 years post qualification experience in Islamic Banks at branch level or/and in Islamic Banking Operational Risk Unit/ Dept.

Qualification: Bachelor Degree / Master's Degree (16 year education) in Islamic Banking / Banking / Finance / Economics. Certification in Islamic banking will be preferred.

Job Responsibilities:

- Identify and assess risks associated with Islamic banking products (e.g., Murabaha, Ijarah, Mudarabah, and Sukuk).
- Create and implement risk mitigation strategies specifically tailored for Islamic financial products.
- Continuously monitor risk exposures related to Islamic banking and provide regular reports to senior management.
- Generate comprehensive risk management reports, including stress testing results, risk indicators etc.
- Assess the creditworthiness of clients engaging in Islamic financing and ensure that credit risk is within acceptable limits.
- Review & Analysis of Islamic Treasury Portfolio, Policy & Product periodic basis.
- Any other task as assigned by Head Risk Management Department.

Operational Risk Analyst (OG-II) (No. of Position-1)

Experience: Minimum 3 years post qualification in Banks/ DFI with 1-year experience in Operational Risk. Experience in Branch Banking will be a distinct advantage.

Qualification: Bachelor Degree / Master's Degree (16 year education) in Banking / Finance / Economics/ Business and / or Professional Qualification ACCA/ any other relevant qualification.

Job Responsibilities:

- Design RSCAs and KRIs of Bank Function
- Assist in designing ORMS Operation Risk Management reporting systems to fulfill the requirement of Operational Loss Event Data.
- Preparation of Operation Risk analysis in business risk review report.
- Review of Polices and Products of the Bank.
- Coordination with internal and external audit agencies.
- Maintain Bank wide risk register
- Any other task assigned by Head Risk Management Department

Penetration Tester (OG II) (No. of Position-1)

Experience: At-least 03 years of post-qualification relevant professional experience in a comparable position in a reputed private/public sector organization. Having experience in Banking/Financial Institution is a plus Should have at least 1 Years of Pen Testing Experience.

Qualification: 16 years of education in IT, Computer Science, Networks, Information / Cyber / Network / Telecom /IT Security or relevant degree, duly recognized by HEC.

Job Responsibilities:

- Plan and create penetration methods, scripts and tests
- Perform periodic Vulnerability Assessment;
- Perform Wireless Penetration Testing;
- Perform Network Penetration Testing;
- Perform Web Application Penetration Testing;
- Perform Mobile Application Penetration Testing;
- Create reports and recommendations of the findings, including the security issues uncovered and level of risk
- Advise on methods to fix or lower security risks to systems
- Present the test findings, risks and conclusions to management and other relevant parties

Operational Risk Analyst (OG-I) (No. of Position-1)

Experience: Minimum 5-year post qualification experience in Banks/ DFI, including 3 years in Operational Risk function.

Qualification: Bachelor Degree / Master's Degree (16 year education) in Banking / Finance / Accounting/ Business and / or Professional Qualification ACCA/ CA (inter) / any other relevant qualification.

Job Responsibilities:

- Design RSCAs and KRIs of Bank Function
- Development of ORMS Operation Risk Management reporting systems to fulfill the requirement of Operational Loss Event Data as per SBP guidelines
- Preparation of Operation Risk analysis in business risk review report.
- Review of Polices and Products of the Bank.
- To update and develop models for measurement of Capital Charge, capital adequacy and review of Internal Capital Adequacy Assessment Process (ICAAP) document considering SBP guidelines.
- Liaising with Internal & external auditors with respect to department related queries and audit management.
- Assist in preparing of Risk agendas
- Review of reports for management on capital position under pillar I and pillar II of Basel accord.
- Coordination with internal and external audit agencies.
- Development/ Maintain of Bank Wide Risk Register
- Any other task assigned by Head Risk Management Department

Environment Risk Officer (OG-II) (No. of Position-1)

Experience: Minimum 3 years post qualification in Banks / DFI and 1-2 years in implementation and reporting of ESR framework in a financial institution.

Qualification: Bachelor Degree / Master's Degree (16 year education) in Banking / Finance / Accounting/ Business and / or Professional Qualification ACCA/ any other relevant qualification.

Job Responsibilities:

- Assist in formulating and development of environment & social risk management procedures as per RMD mandate to identify and assess environmental risks.
- To provide input on environmental risk management on periodic basis.
- Work on the Environmental & Social Risk Management Framework as per SBP guidelines and suggest improvement if required.
- Working on the Environmental Risk Management and suggest improvement if required.
- Ensure compliance with audit and inspection reports/observations.
- Focal person representing Risk Management for coordination on matters regarding Green banking guidelines of SBP.
- To provide input on environmental risks management for new products and services where required and periodic reporting.
- Working and updating ZTBL Environmental Risk Management procedure according to the Green banking guidelines of SBP.
- Assist in development of required reporting & Any other task as assigned by Head Risk Management Department.

GRC Officer (Information Security Governance, Risk and Compliance) (OG-II) (No. of Position-1)

Experience:

- At-least 03 years of post-qualification relevant professional experience in a comparable position in a reputed private/public sector organization.
- Having experience in Banking/Financial Institution is a plus
- Should have at least 1 Years Compliance area.

Qualification: 16 years of education in IT, Computer Science, Networks, Information / Cyber / Network / Telecom /IT Security or relevant degree, duly recognized by HEC.

Job Responsibilities:

- Support development, implementation and maintenance of strong Information security governance, risk & compliance policies/processes.
- Continuously improve the security framework, methodology, standards, and system of internal controls.

- Govern and report on findings, track status, and ensure corrective actions are complete and sustainable.
- Support operational reporting, management communications, and executive governance committees.
- Sustain purpose-driven engagement and effective interaction with Auditors, Regulators, and compliance.
- Perform risk identification & assessment, response & mitigation, control monitoring & reporting.
- Gather and evaluate information, including supporting Auditors, Regulators, and compliance.
- Coordinate Security testing exercises and compliance of the findings.
- Support issue management, risk acceptances, and the IT Security Corrective Action Program.
- Support workforce security activities including culture awareness and training.

Eligibility/Ineligibility Criteria

- Maximum age limit for VP/SVP 55-years, AVP 45-years, OG-I 35-years and for OG-II 32-years as on closing date to apply.
- Market competitive remuneration will be offered.
- The applicant must possess excellent communication, analytical, interpersonal, adaptability and teamwork skills. Dual nationality holders are not eligible to apply.
- Applicant convicted by any court of law are not eligible to apply.
- ZTBL is an equal opportunity employer, females and PWDs are encouraged to apply.
- Interested candidates may apply online through website: <https://www.ztbl.com.pk/jobs>, till 08th October, 2024. Only online submission of application within due date will be accepted.
- Only short-listed candidates will be called for interview, no TA/DA shall be admissible for interviews.
- The Bank reserves the right to accept or reject any application(s) without assigning any reason(s) thereof.

For any related query, please contact Head Recruitment & Appointment

