



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. Interested Candidates may apply for the following contractual position:

Positions (Contractual)	Outline of Main Duties/ Job Responsibilities
Chief Risk Officer (EVP/SEVP) 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 working experience in the field of credit and risk management in the financial industry. Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International)	<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.
Head of Legal (SVP/EVP) Experience: Minimum 15-years' relevant experience. Qualification: Minimum LLB Degree from HEC recognized Institute/University (National/International).	<ul style="list-style-type: none"> • Identification and assessment of legal risks and development of strategies to mitigate those. • 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. • Ensure implementation of prudential regulations and other SBP/SECP guidelines pertaining to areas of function. • Responsible for administrative control /supervision of 31 Legal Litigation Units (LLUs) all across the country. • Pursue countrywide litigation in various courts of law in statutory, corporate, business, tax and service matters. • Ensure that compendium of updated Banking Laws is being maintained for ready reference and guidance of all stakeholders. • Keep an eye on the latest legislation/laws, judgement of courts related to banking sector. • Ability to work as a team leader having excellent interpretation and drafting skills. • To ensure timely compliance of all assign tasks/functions. • Any other assignment given by the Bank Management.
Divisional Head Operations (SVP/EVP) Experience: Minimum 15-years' relevant experience. Qualification: Minimum Bachelor Degree from HEC recognized Institute/University (National/International).	<ul style="list-style-type: none"> • To lead and upgrade the Bank's operations to ensure operational efficiency and effectiveness. • To look after centralized operations, current as well as future initiatives. • Develop and implement operations strategy to help define and accomplish short-term and long-term objectives. • Ensure smooth operations of the entire branch network efficiently & effectively in accordance with prevailing industry practices through risk avert processes and procedures and with embedded better internal controls. • Ensure the operational standards are updated and in-line with the regulatory guidelines and implementation best practices to ensure that customers are provided with best banking products and services. • Responsible for developing the operations strategy in-line with the bank's business plan and ensuring an effective and efficient operating model for the bank. • Aligning the Bank's operational activities to support business, its continuity, contingency planning. • Enhance overall operations efficiency of banking operations and to ensure everyday business operations run uninterrupted and are in-line with bank's business objectives. • Ensure adherence to all internal and external regulatory guidelines. Fulfill all SBP and internal reporting requirements in a timely and accurate manner. • Any other task assigned by the management.

HOW 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.
- The position will be contractual for an initial period of 5 years (extendable subject to performance). Market Competitive remuneration will be offered.
- Age upto **60-years** as on closing date to apply.
- 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.
- Interested candidates may apply online through website: <https://www.ztbl.com.pk/jobs>, till **06th July, 2025**.

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

