



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:

Head Business Department – SVP-I/SVP (No. of Position-1)	Islamic Banking Operations –VP-I/VP (No. of Position-1)	Manager Islamic Banking Finance - VP-I/VP (No. of Position-1)	Shariah Scholar/Product & Policy Management -AVP-I/AVP (No. of Position-1)
<p>Experience: Minimum 12 years' experience in Islamic Banking.</p> <p>Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p>Job Responsibilities:</p> <p>Marketing of Islamic Banking products and services to achieve business targets and ancillary KPIs while engaging Regional and Branch management. Focus on customer growth, portfolio quality, and revenue performance.</p> <ul style="list-style-type: none">Follow up for booking of assets and liabilities besides KPIs of ancillary banking services. Prepare and implement business development plans to meet monthly/quarterly targets.Identify cross-selling opportunities for Islamic Banking products & services.Promote ZTBL Islamic Banking brand awareness and create better understanding within and outside the organization.Gap Analysis for the existing and new Branches, Windows, and processes. Prepare and review periodic performance of all IB branches/ Windows.Focus on delivery of quality services through Regional Management in the branches while effectively targeting objectives and adhering to corporate standards, regulations and guidelines.Any other task assigned by the Management	<p>Experience: Minimum 10 years' experience in Islamic Banking.</p> <p>Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none">To review the observations raised by Compliance, Shariah Compliance and Audit, for formulation of strategy for implementation to avoid recurrence. Recommend system based controls. Ensure all functions and tasks related to branches/windows Opening, relocation, closure, etc. as per Bank's and SBP policies.Capacity-Building through human resource development for future Islamic banking requirements.Guidance to Regional & Branch Management for IB's operational activities, aligned to support the Bank's strategic growth plan.Coordination with all other Departments of Islamic Banking, other Divisions and Departments regarding Operations of all Branches and Windows.Coordination with Regional Operations Managers (ROMs) for resolution of daily affairs of IB Branches and Windows.Any other task assigned by the Management	<p>Experience: Minimum 10 years' experience in Islamic Banking.</p> <p>Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none">Preparation of Islamic Banking financial statements through proper recording of accounting transactions. Preparation of management & regulatory reports. Pool management and P&L distributionEnsure proper accounting of assets, liabilities, income & expenditure and monitoring of Islamic Banking statement affair, etc.Preparation of ZTBL-IBD periodical financial statements & disclosures therein as per regulatory requirements.Management of funds transfer to & from IB branches/ IB treasury. Dealing with all fixed assets related matters. Finalization and updating of Deposit and Financing profit rates.Daily Scrutiny of Islamic Banking Division affairs to address any anomaly, if found.Management of all the depositors' pools i.e. general & special. Monitor movement of inter-pool transfer of assetsAny other task assigned by the Management	<p>Experience: The Shari'ah scholar with overall Eight (8) years' experience either in Teaching/ Research & Development in the field of Islamic Banking and Finance or Fiqh ul Muama'alat. Preference will be given to those who have certificate in Takhassus fil Fiqh/Takhasus fil Ifta. The period of Takhasus fil Ifta shall also be counted in the experience. Adequate understanding of Fiq ul Muama'alat and Shariah related issues. Strong understanding of Islamic jurisprudence (Usul al-Fiqh), and Fiqh methodologies for deriving juristic opinion.</p> <p>Qualification:</p> <p>Shahadat ul Aalamiyyah Degree (Dars e Nizami) from any recognized Board of Madaris with minimum 70% marks and Bachelor's Degree with a minimum of 2nd Class.</p> <p>OR</p> <p>Post Graduate Degree in Kuliyyatush Shari'ah or Kuliyyah Usooluddin, L.L.M. (Shari'ah) with a minimum GPA of 3.0 or equivalent from any recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none">Compliance of Shariah jurisprudence in all Product, Policies, Procedures and Manuals of Islamic Banking. Review of all products, policies, procedures and manuals from Shariah-compliance perspectives.Ensure research and development from Shariah-compliance perspectives. Prepare and submit critical analysis of all products from Shariah-compliance perspectives.Liaison with Shariah Board regarding approvals of all products, procedures, and manuals.Coordination with SBP and other departments for clearance of Shariah-compliant products, procedures and manuals.Any other concerning assignment in context of regulatory and bank requirement

-: Eligibility/Ineligibility Criteria:-

- Maximum age limit for VP-I/VP/SVP-I/SVP **55-years** and AVP-I/AVP **45-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.
- 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.
- Only short-listed candidates will be called for interview. No TA/DA shall be admissible for interviews.
- Interested candidates may apply online through website: <https://www.ztbl.com.pk/jobs> till **07-September- 2025**. Only online submission of application within due date will be accepted.
- 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), ZTBL, Head Office, Islamabad @ 051-9252724

