



# 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 Staff Relation & Welfare Department VP/SVP-I (No. of Position-1)	Head Fraud & Forgery Unit AVP-I/AVP (No. of Position-1)	Head Efficiency & Enforcement Unit AVP-I/AVP (No. of Position: 01)	Law Officer – OG-I (No. of Positions: 02)
<p><b>Experience:</b> Minimum 12 years' experience in Banks/ Financial Institutions.</p> <p><b>Qualification:</b> Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p><b>Job Responsibilities:</b> Processing the disbursement of loan advances, ensuring accurate execution of recovery installments and markup procedures and maintaining compliance with organizational policies. Sound understanding of the service matters and its role in employee relations, along with effective management of welfare funds for the benefit of staff. Strong coordination and liaison skills for dealing with various government agencies, including the National Industrial Relations Commission (NIRC), Labor Office, Police, and District Administration, to ensure smooth handling of institutional and employee-related matters. Mortgaging and mutation/lien marking of property in Bank's favor in respect of advances extended to employees for house building. Arrange Pre-payment verification and post audit of disbursed advance. Completion of Codal formalities and arrange legal vetting prior to disbursement of advances to employees. Any other task assigned by the Management.</p>	<p><b>Experience:</b> Minimum 8 years' experience in Banks/ Financial Institutions.</p> <p><b>Qualification:</b> Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p><b>Job Responsibilities:</b> Maintain/monitor all record of Fraud/Forgery cases reported by field Offices. Ensure timely submission of quarterly statements of Fraud/Forgery/Dacoity cases as regulatory requirements Lodge FIR of Fraud cases at head office level with Police/NAB/FIA and pursue for early disposal/recovery. File reference with NAB authorities in case of fraud, forgery, embezzlement and other such offences, on behalf of the Bank for recovery of Bank's funds, damages, losses etc. and pursue thereto, till finality. Any other task assigned by the Management.</p>	<p><b>Experience:</b> Minimum 8 years' experience in Banks/ Financial Institutions.</p> <p><b>Qualification:</b> Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p><b>Job Responsibilities:</b> Ensure timely implementation of decisions taken by the competent authority in lockstep manner. Ensure that all data base of disposed off efficiency &amp; disciplinary cases are maintained properly. Ensure that record related to Policy, Coordination and Database Unit is timely updated. Ensure recovery of outstanding dues from employees whose cases have been decided as per rules and regulations. Any other task assigned by the Management.</p>	<p><b>Experience:</b> Minimum 5 years' experience.</p> <p><b>Qualification:</b> Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p><b>Job Responsibilities:</b> Handle, pursue, and defend recovery suits filed by or against the organization in civil and banking courts. Draft plaints, written statements, appeals, applications, and other legal documents for recovery matters. Coordinate with external counsel for effective representation in courts. Ensure timely filing of cases, compliance with court orders, and maintenance of case records. Monitor execution proceedings for recovery of decreed amounts. Manage litigation pertaining to labor laws, service matters, and employee disputes. Represent the organization before Labor Courts, NIRC, High Courts, and other relevant forums. Advise HR and management on disciplinary actions, employee grievances, and compliance with labor laws. Prepare legal opinions on service law matters to safeguard the organization from potential risks. Ensure compliance with applicable laws, rules, and regulations. Review contracts, agreements, and internal policies to identify potential risks and legal exposures. Coordinate with law enforcement agencies, regulators, and district administration for recovery and service law enforcement.</p>
Head- Business Coordination Unit AVP-I/AVP (No. of Position-1)	Head- Allied Operations Unit AVP-I/AVP (No. of Position-1)	Head- Central Processing Unit (Conventional) AVP-I/AVP (No. of Position-1)	<b>-: Eligibility/Ineligibility Criteria:-</b> <ul style="list-style-type: none"><li>➤ Maximum age limit for VP/SVP-I <b>55-years</b>, AVP-I/AVP <b>45-years</b> and OG-I <b>40-Years</b> as on closing date to apply.</li><li>➤ Market competitive remuneration will be offered.</li><li>➤ The applicant must possess excellent communication, analytical, interpersonal, adaptability and teamwork skills.</li><li>➤ Applicant convicted by any court of law are not eligible to apply.</li><li>➤ ZTBL is an equal opportunity employer, females and PWDs are encouraged to apply.</li><li>➤ Only short-listed candidates will be called for interview. No TA/DA shall be admissible for interviews.</li><li>➤ Interested candidates may apply online through website: <a href="https://www.ztbl.com.pk/jobs">https://www.ztbl.com.pk/jobs</a> till <b>07-September- 2025</b>. Only online submission of application within due date will be accepted.</li><li>➤ The Bank reserves the right to accept or reject any application(s) without assigning any reason(s) thereof.</li></ul>
<p><b>Experience:</b> Minimum 8 years of banking experience.</p> <p><b>Qualification:</b> Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p><b>Job Responsibilities:</b></p> <ul style="list-style-type: none"><li>• Review and process cash requirement remittances of branches and coordinate with the concerned quarters.</li><li>• Process and arrange limits for Cash on Hand, Cash in Transit, Cash in ATMs, and Cash with Other Banks after obtaining due recommendations from Regional Offices.</li><li>• Arrange and process cash insurance through the respective departments in line with prescribed protocols.</li><li>• Collect and submit information required by NAB, FBR, and other law enforcement agencies in a timely manner.</li><li>• Manage fee, charges and income-based general banking services.</li><li>• Oversee and manage customer services including Utility Bills, Lockers, and Hajj Operations, along with allocation of relevant targets to Regional Offices and monitoring their performance.</li><li>• Supervise and manage overall unit operations, ensuring compliance with SBP regulations, banking laws, and internal policies.</li><li>• Develop and implement operational strategies to enhance efficiency and service effectiveness.</li><li>• Lead and manage a team of operations staff, fostering a culture of collaboration, accountability, and high performance.</li><li>• Ensure adherence to quality assurance standards and promote continuous improvement in service delivery.</li><li>• Collaborate with internal and external auditors to ensure compliance with audit requirements.</li></ul>	<p><b>Experience:</b> Minimum 8 years of banking experience.</p> <p><b>Qualification:</b> Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p><b>Job Responsibilities:</b></p> <ul style="list-style-type: none"><li>• Oversee the accurate balancing and reconciliation of General Ledger (GL) accounts within branches, ensuring financial integrity and adherence to accounting standards.</li><li>• Monitor GL positions, identify discrepancies or abnormal balances and implement timely corrective actions.</li><li>• Supervise and manage unit operations, ensuring compliance with banking regulations, SBP directives, and internal policies.</li><li>• Develop and implement operational strategies to enhance efficiency, accuracy, and effectiveness in banking operations.</li><li>• Lead and manage a team of operations staff, fostering a culture of collaboration, accountability, and high performance.</li><li>• Ensure adherence to quality assurance standards and promote continuous improvement in service delivery.</li><li>• Collaborate with finance, audit, and other stakeholders, including internal and external auditors, to ensure compliance with audit and regulatory requirements.</li></ul>	<p><b>Experience:</b> Minimum 8 years of banking experience.</p> <p><b>Qualification:</b> Minimum Bachelor degree from HEC recognized Institute/University (National/ International).</p> <p><b>Job Responsibilities:</b></p> <ul style="list-style-type: none"><li>• Scrutinize branch wise Account Opening Documentation and process requests for opening, amendments &amp; closing of customer's accounts in system within agreed timeliness to ensure that all EDD/CDD/KYC/AML/CFT/CPF requirements are fulfilled, while opening of accounts.</li><li>• Minimize the risk associated with account opening by providing guidance to the branches on the day to day operational issues.</li><li>• To perform the duties as per CPU operations in accordance with CPU's SOPs, Bank Rules and regulations and SBP prudential regulations.</li><li>• Arrange Clarifications and resolve the disputes with branches and line management arising out of day to day CPU operations.</li><li>• Any other responsibility assigned by the line Manager.</li><li>• Supervise and manage overall unit operations, ensuring compliance with SBP regulations, banking laws, and internal policies.</li><li>• Develop and implement operational strategies to enhance efficiency and service effectiveness.</li><li>• Lead and manage a team of operations staff, fostering a culture of collaboration, accountability, and high performance.</li><li>• Ensure adherence to quality assurance standards and promote continuous improvement in service delivery.</li><li>• Collaborate with internal and external auditors to ensure compliance with audit requirements.</li></ul>	

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

