



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:

Finance & Accounts Officer OG-I/ AVP-I/ AVP (No. of Positions-2)	Head NPL Monitoring VP-I/ VP (Interior Sindh/ Baluchistan) (No. of Position-1)
Experience: Minimum 05 years' relevant experience. Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International), however in case of professional qualification like CA, ICMA (partly qualified) will also be eligible. Job Responsibilities: • Coordination with branches/divisions for collection of data required in preparation of periodic financial statements. • Assist in preparation of periodic financial statements in accordance with applicable IFRS/IAS and directives of SBP. • Coordination with auditors and regulatory inspection teams for provision of data as required and ensuring audit queries are timely resolved. • Coordination with branches & treasury division for remittance of funds and liaison with commercial banks. • Assist in preparation of annual budget and subsequent monitoring. • Coordination for control testing / compliance of Internal Controls over Financial Reporting. • Working / preparation of monthly turnover for advance tax computation by bank's tax department. • Coordination with branches / cost centers with respect to data anomalies. • Experience of working in Enterprise Resource Planning (ERP) including Oracle Hyperion will be an added advantage. • Any other task assigned by the management.	Experience: Minimum 10 years' experience in Bank/ Financial Institution. Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International). Job Responsibilities: • Monitor overdue accounts and initiate timely recovery actions as per regulatory and bank guidelines. • Develop and implement strategies for recovery of Overdue + Infected portfolio • Develop and implement plans to maximize recovery. • Supervise field teams and ensure timely follow-up on defaulted accounts. • Conduct regular field visits of customers with overdue loans and infected portfolio to secure Recovery/ collection. • Proactively identify and assess risks associated with delinquent accounts. • Coordinate with legal for cases under litigation, including recovery through courts or other legal means. • Liaise with local administration and law enforcement agencies • Track record of managing recovery at Region/ Area level. • Train and build capacity among branch staff on recovery procedures and systems. • Monitoring and Implementation of Strategic Plan. • Ensure compliance with relevant laws, regulations, and industry standards related to infected portfolio and stay updated on regulatory changes. • Knowledge of recovery procedures and regulations. • Any other task assigned by the Management.

-: Eligibility/Ineligibility Criteria: -

- Maximum age limit for VP-I/VP 50-years and OG-I/ AVP-I/ AVP 45-years as on closing date to apply.
- Market competitive remuneration will be offered.
- 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 **09th August, 2026**. 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.
- Applicant dismissed, removed or terminated by previous employer(s) on disciplinary grounds is not eligible to apply.
- Applicant convicted by any court of law is not eligible to apply.

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

