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 Operational Risk Unit
(VP-I / VP) (No. of Position- 1)

Experience:
- Minimum 10 Years' experience in Bank/Financial Institutions.
- Candidate having minimum two years' relevant experience at Senior managerial level in Operational risk management
- **Qualification:**

Minimum Bachelor degree from HEC recognized Institute/University (National/ International).

Other Skills / Expertise / Knowledge Required:
- Exceptional leadership and team-building skills
- Well conversant with SBP Prudential Regulations & Guidelines
- Knowledge of banking products, policies and procedures
- Excellent verbal and written communication skills
- Proficiency MS Office & databases
- Sound knowledge of Islamic banking

Job Responsibilities:
- Lead and manage the Operational Risk Unit in identifying, assessing, monitoring, and mitigating operational risks across the bank and strengthen risk culture through training and awareness programs.
- Implement Operational Risk Management Framework (ORMF) across the Bank.
- Design & Oversee Risk & Control Self-Assessments (RCSA), Key Risk indicators (KRI'S) and maintain bank wide risk registers and conduct scenario analysis.
- Supervised bank wide accurate recording and reporting of Loss Data, root cause analysis, and risk mitigation initiatives.
- Support business units in embedding risk awareness and ensuring effective implementation of operational risk controls.
- Develop internal stress-testing scenarios in area of Operational risks and Climate Risks
- Monitor bank wide tolerance and appetite levels in Operational Risk
- Prepare agenda items, dashboards for reports to senior management / risk committees covering model risk exposures, operational loss trends, and control effectiveness.
- Liaison up with internal and external auditors and regulators on model operational risks
- Ensure compliance Operational risk regulations with reference to SBP and Basel II/III guidelines
- Assess and Review operational risk implications of new products, processes, and systems prior to launch
- Review operational and concentration risk associated with outsourcing arrangements, in line with SBP's Outsourcing Risk Management guidelines
- Any Other task assigned by the management.

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

Experience:
- Minimum 8 years' experience in Bank/Financial Institutions.
- Candidate having minimum one-year relevant experience in implementation and reporting of IFRS-9

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:
- Managing & implementing the ongoing quarterly production of IFRS 9 expected credit losses using ZTBLs Model, whilst providing insight and analytics.
- Developing additional IFRS 9 ECL models and/or PD/LGD scorecards should the Bank widen 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.
- Provide the lead in setting out and cascading IFRS 9 standards and requirements to the Bank's due diligence teams and processes to ensure that new delivery partners will provide the necessary data and model output for IFRS 9.
- Work with ZTBL's finance team to ensure the relevant journal balance movements reconciliations, MI 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.
- Providing and presenting advanced analytical insights to the business teams and Senior Stakeholder, in addition to explaining new technical concepts when necessary and ensuring that IFRS 9 standards and requirements are cascaded and met across the organization.
- Any other task assigned by the management.

Environment Risk Officer
(OG-II) (No. of Position-01)

Experience:

Minimum 03 Years' experience in Bank/Financial Institutions or any reputable organization with one-year relevant experience

Qualification:

Minimum Bachelor degree from HEC recognized Institute/University (National/ International).

Job Responsibilities:
- Formulating and development of environment & social risk management procedures to identify and assess environmental risks.
- Work on the Environmental & Social Risk Management Framework as per SBP guidelines.
- 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 assigned by the management.

Market & Liquidity Risk Analyst
(OG-II) (No. of Position-01)

Experience:
- Minimum 03 Years' experience in Bank/Financial Institutions. Including one-year experience in Market Risk and Liquidity Risk Management

Qualification:

Minimum Bachelor degree from HEC recognized Institute/University (National/ International).

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 the management.

-: Eligibility/Ineligibility Criteria: -
- Maximum age limit for VP/VP-I 50-years, AVP-I/AVP 45-years OG-II 35-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 **30 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