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 following regular positions:

Head Corporate & Service Law Matter Department (VP-I/VP) (No of Position: 01)	Unit Head Settlement: AVP-I/AVP (No of Position: 01) Islamabad/ Lahore	Head NPL Monitoring VP-I/ VP (No. of Position-01)	Money Market Settlement Officer OG-II/OG-I (No of Position: 02) (Karachi)
Experience: Minimum 10-years' relevant experience. **Qualification:** Minimum LLB degree from HEC recognized Institute/University (National/ International). **Responsibilities:** • Identification and assessment of legal risks and development of strategies to mitigate risk through legal recourse. • 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. • Oversee service law matters related to employees including service agreements, employment-related contracts, NIRC matters, legal compliance and grievance handling. • Review, draft and negotiate corporate and service-related contracts (vendors, partners, clients, service-level agreements, MoU's) to ensure legal enforceability and protection of ZTBL's interests. • Coordination with 31 Legal Litigation Units (LLUs) 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 and judgement of courts related to banking sector. • Ability to work as a team leader having excellent interpretation and drafting skills. • Any other task assigned by the Management.	**Experience:** Minimum 08-years' relevant experience. Preference will be given to candidates having experience with Law enforcement agencies. **Qualification:** Minimum Bachelor degree from HEC recognized Institute/University (National/ International). **Responsibilities:** • To ensure timely handling of litigation matters, particularly criminal cases relating to FIA, NAB etc. • Continuous supervision, scrutiny of recovery and settlement matters, court representation and ongoing legal support to recovery functions across the Bank. • Liaise with local administration and law enforcement agencies • Ensure compliance with relevant laws, regulations, and industry standards related to infected portfolio and stay updated on regulatory changes to amend policies accordingly. • Collaborate with internal teams to achieve goals related to infected portfolio recovery. • Knowledge of recovery procedures and regulations • Identify and propose opportunities for process improvement, automation and efficiency to enhance performance. • 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. • Proactively identify and assess risks associated with delinquent accounts. • Coordinate with legal for cases under litigation, including recovery through courts or other legal means. • 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.	**Experience:** Minimum three (03) years' experience in settlement. **Qualification:** Minimum Bachelor degree from HEC recognized Institute/University (National/ International). **Job Responsibilities**: • Settlement and accounting of Treasury Money Market deals. • Handling RTGS and Raast system activities under the four-eye principle. • Managing blotters and reconciling with Treasury Front Office. • Reconciliation of bank accounts and managing vouchers, advices, deals, and cheques from SBP and other banks. • Responsible for DAP, MMCRS, and other regulatory/statutory reporting. • Handling NIFT clearing and coordination with Head Office Clearing Branch. • Preparing reports for investment positions, outstanding call borrowing/lending, and placement positions. • Any other task assigned by the management.

Eligibility/Ineligibility Criteria:-

- Maximum age limit for VP/VP-I & AVP-I/AVP 50-years and OG-II/OG-I 40-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.
- Interested candidates may apply online through website: https://www.ztbl.com.pk/jobs, till **11 October, 2026**. Only online submission of application within due date will be accepted.
- 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.
- Applicant convicted by any court of law are not eligible to apply.
- Applicant dismissed, removed or terminated by previous employer(s) on disciplinary grounds is not eligible to apply.

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