



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:

Manager IFRS-9 & Risk Analytics (AVP-I/AVP) (No. of Position-1)	Environment Risk Officer (OG-II) (No. of Position-01)	Market & Liquidity Risk Analyst (OG-II) (No. of Position-01)	:- Eligibility/Ineligibility Criteria: -
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.	Experience: Minimum 03 Years' 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. - Ensure compliance with audit and inspection reports/observations. - Focal person representing Risk Management for coordination. - 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. - Assist in development of required reporting. - Any other task assigned by the management.	Experience: - Minimum 03 Years' relevant 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.	➤ Maximum age limit for 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 25 October, 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

