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 Business Department
SVP-I/SVP (No. of Position-1)

Experience: Minimum 12 years' experience in Islamic Banking.

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

Job Responsibilities:

- Spearhead business expansion initiatives with proven capability to drive exponential growth in the liability side (deposits), optimize low-cost current and savings accounts (CASA mix), and expand asset portfolios aggressively to meet ambitious institutional targets.
- Marketing of Islamic Banking products and services to achieve business targets and ancillary KPIs while engaging Regional and Branch management. Focus on customer growth, portfolio quality, and revenue performance.
- Follow up for booking of assets and liabilities besides KPIs of ancillary banking services. Prepare and implement business development plans to meet monthly/quarterly targets.
- Identify cross-selling opportunities for Islamic Banking products & services.
- Promote ZTBL Islamic Banking brand awareness and create better understanding within and outside the organization.
- Gap Analysis for the existing and new Branches, Windows, and processes. Prepare and review periodic performance of all IB branches/ Windows.
- Focus on delivery of quality services through Regional Management in the branches while effectively targeting objectives and adhering to corporate standards, regulations and guidelines.
- Any other task assigned by the Management.

Head Planning & Research Department
VP/SVP-I (No. of Position: 1)

Experience: Minimum 10 years' experience in Banks/ Financial Institutions.

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

Job Responsibilities:

- Develop linkages with academia, research institutions, and agriculture departments.
- Coordinate and assist local and international funding agencies, donor missions and government of Pakistan for collaboration with regard to financial and technical assistance for the Bank as per directives of the Board of Directors and higher management.
- Conduct research studies to suggest potential areas/activities that help in enhancing Bank's financing role.
- Lead the development of strategic research studies and policy papers on agriculture, banking, and rural development.
- Analyze working on food security, mechanization, climate-smart agriculture, and rural poverty alleviation by various stakeholders.
- Oversee preparation of the Bank's Annual Report, Business Plan and policy briefs for Board and regulators.
- Provide guidance for preparation of Board briefs/agendas and maintain liaison with internal/external stakeholders for implementation of directives.
- Oversee departmental administrative matters, including preparation of budget and compliance with audit requirements.
- Any other task assigned by the management.

Head Staff Relation & Welfare Department
VP/SVP-I (No. of Position-1)

Experience: Minimum 12 years' experience in Banks/ Financial Institutions.

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

Responsibilities:

- 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 Collective Bargaining Agent (CBA) 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.

Head Fraud Prevention Unit
OG-I/AVP-I/AVP (No. of Position-1)

Experience: Minimum 05 years' experience in Banks/ Financial Institutions.

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

Main Job Responsibilities:

- Develop and maintain a Management Information System (MIS) by collecting, consolidating and updating fraud and forgery-related records from all Bank offices, including field offices.
- Prepare and submit periodic reports and statements on fraud, forgery and embezzlement cases, including recovery status, to the State Bank of Pakistan (SBP) and other relevant internal and external forums, as required.
- Liaise and coordinate with SBP, law enforcement agencies, investigative authorities and other relevant forums to facilitate investigations and expedite the recovery of misappropriated funds and assets.
- Prepare, review and update the Bank's Fraud Prevention Policy in accordance with applicable regulatory requirements and SBP guidelines.
- Any other task assigned by the management.

Database Administrator (Oracle, MSSQL & MySQL) – AVP-I/AVP (No. of Positions: 01)

Experience Minimum 08 years of relevant professional experience.
Qualification: Minimum Bachelor's degree from HEC recognized Institute/University (National/ International).
Job Responsibilities:

- Administration & performance analysis for both the host & Databases.
- Oracle (RAC/Single Instance), Microsoft SQL Server, and MySQL. Assist in data migration projects, database upgrades, and system integrations.
- Database performance tuning, query optimization, and troubleshooting.
- Backup & Disaster Recovery Technologies using Conventional, RMAN, Active Data-guard and Golden-Gate etc.
- Installation, Upgrading, Patching management & Security of Oracle Database Single & RAC instances.
- Hands-on Linux Administration and Shell Scripting.
- Strong hands on experience in administration & management of MS SQL Server & MySQL.
- Any other task assigned by the management.

IT Finance Manager AVP-I/AVP (No. of Positions: 01)

Experience Minimum 08 years of relevant professional experience.
Technical Experience:
Proven experience as a Financial Manager at any reputable organization. Experience in collecting financial data, IT budgeting, build the allocations, forecasting, analysis, utilization, and reporting. Knowledge of ERP, Hyperion or similar budgeting tool.
Qualification: Minimum Bachelor's degree from HEC recognized Institute/University (National/ International).
Job Responsibilities:

- Drive financial governance, strategic budgeting, and cost optimization for IT initiatives.
- Lead end-to-end planning, forecasting, and monitoring for all CAPEX and OPEX expenditures, aligning financial resources directly with the Bank's overall technology strategy and business priorities.
- Evaluate complex financial data, SLAs, license agreements, and vendor contracts to minimize financial risks, streamline cost allocations and maximize resource utilization across all the IT initiatives.
- Managing project-related payments and commitments with extreme precision to ensure zero audit deviations, while maintaining seamless cross-functional coordination across Finance, Procurement, IT, and external vendors.
- Leveraging deep hands-on expertise in enterprise ERP modules—specifically Financials and Supplier Management—deliver actionable variance analyses, high-level executive reports and forward-looking cost projections to senior management.
- Strong analytical acumen, proven banking or IT sector financial control experience, and a relentless focus on compliance and financial efficiency.
- Any other task assigned by the management.

Front Office Dealer (Conventional) (OG-I/AVP-I/AVP) (No of Position: 01)

Experience: Minimum 05-years' relevant experience.
Preference will be given to candidates having experience in Treasury, Money Market, or Financial Markets
Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International).
Responsibilities:

- Execute money market transactions, including placements, borrowings, and investments in accordance with the Bank's approved policies and limits.
- Monitor money market rates, market liquidity, and prevailing economic conditions to identify investment opportunities.
- Manage the Bank's liquidity position and ensure compliance with internal limits and regulatory requirements.
- Maintain effective relationships with commercial banks and other financial institutions.
- Monitor daily market movements and provide market updates and recommendations to management.
- Ensure timely execution, confirmation, and coordination of treasury transactions with the Back Office.
- Maintain proper transaction records and ensure compliance with SBP regulations, internal policies, and risk management guidelines.
- Any other task assigned by the management.

Front Office Dealer (Islamic) (OG-I/AVP-I/AVP) (No of Position: 01)

Experience: Minimum 05-years' relevant experience.
Preference will be given to candidates having experience in Treasury, Money Market, or Financial Markets
Qualification: Minimum Bachelor degree from HEC recognized Institute/University (National/ International).
Responsibilities:

- Execute Shariah-compliant Islamic money market transactions, including placements, investments, and funding arrangements, in accordance with approved Islamic banking products and procedures.
- Manage Islamic Treasury investments in eligible Shariah-compliant instruments, including Government of Pakistan Ijara Sukuk and other approved Islamic investment instruments.
- Monitor Islamic money market rates, market liquidity, and prevailing economic conditions to identify investment opportunities.
- Manage the Bank's Islamic Treasury liquidity position and ensure compliance with approved limits and regulatory requirements.
- Maintain effective working relationships with Islamic banks and other financial institutions.
- Ensure that all Islamic Treasury transactions comply with applicable SBP regulations, approved Shariah principles, and the Bank's internal policies.
- Coordinate with the Islamic Treasury Back Office to ensure timely transaction confirmation, settlement, reconciliation, and record maintenance.
- Monitor market developments and provide regular updates and investment recommendations to management.
- Ensure adherence to the Bank's approved investment policies, risk management framework, and Shariah governance requirements.
- Any other task assigned by the management.

-: Eligibility/Ineligibility Criteria: -

- Maximum age limit for VP-I/VP/SVP-I/SVP **50-Years,** and OG-I/AVP-I/AVP **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 **15 November, 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

ZTBL