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' relevant experience.
- Preference will be given to candidates having minimum 3 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
(OG-I/AVP-I/AVP) (No. of Position-1)

Experience:
- Minimum 5 years' relevant experience.
- Preference will be given to candidates having minimum one-year relevant experience in implementation and reporting of IFRS-9 and/or in data analytical tools such as Power BI, SQL, Python, statistical tools.

Qualification:
- Minimum Bachelor degree from HEC recognized Institute/University (National/ International).
- Preference will be given to candidates having professional qualification like CA, ICMA, ACCA.

Job Responsibilities:
- Understanding of IFRS-9 requirements, particularly Expected Credit Loss (ECL) estimation.
- Knowledge of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) methodologies.
- Understanding of Significant Increase in Credit Risk (SICR), staging assessment and forward-looking information in ECL calculations
- Data modelling, statistical techniques, trend analysis, forecasting, data interpretation and development of analytical reports.
- Identification, assessment, measurement and monitoring of financial and operational risks, including portfolio analysis and risk reporting
- Handling large datasets, data validation, quality assurance, dashboard development and preparation of management reports.
- Analysis of portfolio performance, financial indicators, trends, concentration and emerging risk factors
- Understanding of applicable regulatory requirements, financial reporting standards and preparation of periodic management and regulatory reports
- 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
- Any other task assigned by the management.

-: Eligibility/Ineligibility Criteria: -
- Maximum age limit for VP-I/VP is 50-years & OG-I/AVP-I/AVP is 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 **13 December, 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