



# Zarai Taraqiyati Bank Ltd.

## CAREER OPPORTUNITY

We are a major public sector specialized financial institution based in Islamabad with a wide network of Branches all across the country. The management intends to induct energetic and challenge oriented individuals for following positions on Regular basis under Bank's Staff Regulations (SR-2005):-

Sr #	Post Title	No. of Positions	Job Description
1	Assistant Vice President / Branch Manager	17	<p><b><u>Qualifications:</u></b> Graduate / Post Graduate in Business Administration, Agriculture, Mathematics, Finance, Statistics, Economics, Commerce or any equivalent relevant degree from HEC recognized university.</p> <p><b><u>Experience:</u></b> Candidate must have at least 08 years working experience in any Bank out of which minimum 03 years worked as Branch Manager level or above.</p> <p><b><u>Positions Vacant at:</u></b> Candidates belonging to same geographical areas or residing/working experience or having domicile of following cities and its surroundings are eligible to apply:</p> <ul style="list-style-type: none"> <li>i. Faisalabad (5)</li> <li>ii. Jhang (4)</li> <li>iii. Okara (4)</li> <li>iv. Bahawalnagar (4)</li> </ul> <p><b><u>Major Responsibilities:</u></b></p> <ul style="list-style-type: none"> <li>• Development of business of Branch according to overall business targets goals of the bank on a regular basis.</li> <li>• Achievement of Disbursement, Recovery of Agri loans, Deposit, Profit and other business targets of the Branch.</li> </ul> <p><b><u>Key Job Responsibilities:</u></b></p> <ul style="list-style-type: none"> <li>• To improve control in branch operation and responsible for any lapse/irregularities/violations happened in the branch.</li> <li>• Maintain cordial and harmonious atmosphere within the branch to inspire the staff and ensure that work of branch is being performed efficiently, honestly and expeditiously.</li> <li>• Ensure substantial increase in sound loaning with emphasis on small farmers and that the disbursement of the branch is in line with HO standing instructions.</li> <li>• Ensure utilization of funds allocated for loaning both qualitatively and quantitatively.</li> <li>• Review the activities and achievement of the MCOs and keep watch over their disbursement and recovery targets.</li> <li>• To review disbursement of the branch in relation to the allocated targets ensuring that the sound disbursement is made in diversified avenues as per standing instructions.</li> <li>• Draw annual action plan of recoveries of the Branch within the framework of guidelines provided by Head Office/</li> </ul>

			<p>Zonal Chief and ensure achievement of recovery target.</p> <ul style="list-style-type: none"> <li>• To achieve/ reduction of NPLs/ SAM loan targets.</li> <li>• Contact influential and chronic defaulters of the Branch personally for recovery of loan.</li> <li>• Ensure proper pursuance of litigation cases filed by or against the Bank.</li> <li>• Ensure that all the appropriate steps i.e. timely issuance of demand/ legal notices, and promises obtained from the defaulter for the recovery of loan and other documents showing the efforts made should be kept for ready reference.</li> <li>• Field visits for identification &amp; prospective potential bearing borrowers/existing borrowers for prudent Agri-lending.</li> <li>• In depth knowledge of Revenue Record &amp; major Rabi/Kharif Crops of the area &amp; needs for development loans/farm mechanization.</li> <li>• To put all out efforts to enhance the profitability of the Branch.</li> <li>• Implementation/ Compliance with all rules/ regulations of SBP/ Bank in field operations including AML/ CFT/KYC parameters.</li> <li>• Implementation of quality assurance standards in Branches.</li> </ul> <p><b><u>Maximum Age Limit:</u></b> 40 years (as on the closing date to apply)</p>
2	<b>Officer Grade- I/ Branch Manager</b>	09	<p><b><u>Qualifications:</u></b> Graduate / Post Graduate in Business Administration, Agriculture, Mathematics, Finance, Statistics, Economics, Commerce or any equivalent relevant degree from HEC recognized university.</p> <p><b><u>Experience:</u></b> Candidate must have at least 05 years working experience in any Bank out of which minimum 02 years worked as Branch Manager level or above.</p> <p><b><u>Positions Vacant at:</u></b> Candidates belonging to same geographical areas or residing/working experience or having domicile of following cities and its surroundings are eligible to apply:</p> <ul style="list-style-type: none"> <li>i. Faisalabad (2)</li> <li>ii. Jhang (3)</li> <li>iii. Okara (2)</li> <li>iv. Bahawalnagar (2)</li> </ul> <p><b><u>Major Responsibilities:</u></b> <b><u>Marketing / Business:</u></b></p> <ul style="list-style-type: none"> <li>• Development of business of Branch according to overall business targets goals of the bank on a regular basis.</li> <li>• Achievement of Disbursement, Recovery of Agri loans, Deposit, Profit and other business targets of the Branch.</li> </ul> <p><b><u>Key Job Responsibilities:</u></b></p> <ul style="list-style-type: none"> <li>• To improve control in branch operation and responsible for any lapse/irregularities/violations happened in the branch.</li> <li>• Maintain cordial and harmonious atmosphere within the branch to inspire the staff and ensure that work of branch is being performed efficiently, honestly and expeditiously.</li> <li>• Ensure substantial increase in sound loaning with emphasis</li> </ul>

			<p>on small farmers and that the disbursement of the branch is in line with HO standing instructions.</p> <ul style="list-style-type: none"> <li>• Ensure utilization of funds allocated for loaning both qualitatively and quantitatively.</li> <li>• Review the activities and achievement of the MCOs and keep watch over their disbursement and recovery targets.</li> <li>• To review disbursement of the branch in relation to the allocated targets ensuring that the sound disbursement is made in diversified avenues as per standing instructions.</li> <li>• Draw annual action plan of recoveries of the Branch within the framework of guidelines provided by Head Office/ Zonal Chief and ensure achievement of recovery target.</li> <li>• To achieve/ reduction of NPLs/ SAM loan targets.</li> <li>• Contact influential and chronic defaulters of the Branch personally for recovery of loan.</li> <li>• Ensure proper pursuance of litigation cases filed by or against the Bank.</li> <li>• Ensure that all the appropriate steps i.e. timely issuance of demand/ legal notices, and promises obtained from the defaulter for the recovery of loan and other documents showing the efforts made should be kept for ready reference.</li> <li>• Field Visits for identification &amp; prospective potential bearing borrowers/existing borrowers for prudent Agri-lending.</li> <li>• In depth knowledge of Revenue Record &amp; major Rabi/Kharif Crops of the area &amp; needs for development loans/farm mechanization</li> <li>• To put all out efforts to enhance the profitability of the Branch.</li> <li>• Implementation/ Compliance with all rules/ regulations of SBP/ Bank in field operations including AML/ CFT/KYC parameters.</li> <li>• Implementation of quality assurance standards in Branches.</li> </ul> <p><b><u>Maximum Age Limit:</u></b> 35 years (as on the closing date to apply)</p>
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- We offer competitive remuneration package geared towards attracting best talent in the market.
- Applicants should have minimum **2.5 CGPA** or minimum **60% marks** in degree on the basis of which applying for.
- Dual nationality holders are not eligible to apply for the post.
- Only short-listed candidates will be called for interview.
- Interested candidates may apply online through website: [www.ztbl.com.pk](http://www.ztbl.com.pk) within 15 days of publication of this advertisement.
- No TA/DA will be admissible for interviews.
- Advertisement Date:29.11.2020
- Closing Date of Advertisement:13.12.2020

**Please note that any kind of external/internal influence or SAFARISH in Recruitment process would lead to cancel the credentials of candidate and applicant would be immediately BLACKLISTED.**