



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 - Account Monitoring Unit: AVP (No. of Position-1)	Control Test Planning & Monitoring Officer: OG-I (No. of Position-01)	Process Analysis & Documentation Officer: OG-I (No. of Position-01)	Service Quality Analyst: OG-II No of Position -01
<p>Experience: Minimum 08 years post qualification experience in Branch Banking Operations/ AML / Compliance in Commercial Banks. Candidate must possess 5 Years' experience as OG-I or above</p> <p>Qualification: Minimum Bachelor's degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Monitoring and Supervision of the affairs of Account Monitoring Unit. Supervise internal assessment of top 100 depositors as per SBP requirements Monitor customer accounts including high risk accounts PEPs, NGOs/IPOs /Trusts and managing senior management's approvals in line with SBP regulations Monitoring of CDD/EDD requirements and completions of account documentation in line with regulatory requirements Review periodic ODD exercise of customer accounts and coordinate with branches for compliance Follow up for outstanding queries raised by AML Analysts with branches / Zonal Management Liaison with regulatory bodies SBP / FMJ related to AML queries <p>Other Skills/ Expertise/ Knowledge Required:</p> <ul style="list-style-type: none"> Knowledge of SBP AML/CFT/CFR Regulations Knowledge of Account opening documentation as per SBP regulatory requirements Customer Due Diligence / Enhanced Due Diligence requirements etc. Knowledge of miscellaneous branch operations requirements in Commercial Banking 	<p>Experience: Minimum 05 years post qualification experience in Audit/Compliance with a commercial Bank. Must be well versed with complete back office and branch operations.</p> <p>Qualification: Minimum 16 years of education from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Plan & conduct periodic testing of key controls Identify gaps during the periodic testing exercise and take action for resolution. Respond to and address identified weaknesses or incidents in internal controls. Coordinate and facilitate internal and external auditors in execution of their assignments Make sure the gaps/observations identified by the External Auditors/SBP are conveyed for necessary compliance. <p>Other Skills/ Expertise/ Knowledge Required:</p> <ul style="list-style-type: none"> Proficient in MS Excel, MS Word, Visio Knowledge of ICFR and related regulations and commercial bank branch operations 	<p>Experience: Minimum 05 years post qualification experience in Finance & Accounts Department with a commercial Bank. Must be well versed with complete back office process of finance and accounts with respect to ICFR requirements</p> <p>Qualification: Minimum 16 years of education from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Identify and assess the risks associated with processes which can impact reliability of financial reporting Stay informed about changes in regulatory requirements Design/Update the control processes and documentation Collaborate with process owners and stakeholders Arrange training programs to raise awareness among employees about importance of ICFR <p>Other Skills/ Expertise/ Knowledge Required:</p> <ul style="list-style-type: none"> Proficient in MS Excel, MS Word, Visio Knowledge of ICFR and related regulations and commercial bank branch operations 	<p>Experience: Minimum 03 years post qualification experience in Banking/financial institutions out of which 01 year in relevant field.</p> <p>Qualification: Minimum Bachelor's degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Collecting & compiling data for measuring performance of field functionaries/branches for purposes of ranking of branches for meeting Service Quality standards through Regional Operations Manager, at Zonal Office and maintaining Service Quality MS Analyzing of Service Quality Branch Assessment Reports/Customer Feedback Forms, identification of grey areas and action plan of its mitigation. To assist in reviewing the recurring anomalies i.e. breaches of Service Quality Standards with Higher Management on periodic basis. <p>Other Skills/ Expertise/ Knowledge Required:</p> <p>Well versed with Advance Excel, MIS management, analysis & report writing</p>
Compliance Risk Management Officer: OG-II No of Position -01	Compliance Liaison Officer: OG-II No. of Position - 01	Customer Experience Officer – (OG-II) No. of Position - 01	Regulatory Reporting Officer: OG-II No. of Position - 01
<p>Experience: Minimum 03 years post qualification experience including 01 year of experience at comparable position.</p> <p>Qualification: Minimum Bachelor's degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> To Assist in capturing all the regulatory repository in the Compliance Risk Management system. Management of the Compliance Risk Management System To assist in identification of regulatory compliance risk and implementation of control to mitigate risk Assist in establishing and monitoring Key Risk Indicators (KRI's-early warning triggers) for each function Assist in to ensure timely compliance of regulatory instructions/guidelines by coordinating with all the relevant stakeholders 	<p>Experience: Minimum 03 years post qualification experience including 01 year of experience at comparable position.</p> <p>Qualification: Minimum Bachelor's degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> To work as a liaison between internal/external agencies and ZTBL To coordinate between different stakeholders for collection of requisite data, consolidation and arranging compliance. To assist in review periodic inspection report and arranging compliance. To assist in implementing changes in system as and when required by the regulator and arranging compliance of observations related to Information System. 	<p>Experience: Minimum 03 years post qualification experience in Banks/Financial Institutions out of which 01 year in relevant field</p> <p>Qualification: Minimum Bachelor's degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Arranging Independent Research/Surveys to measure level of implementation of SD Standards in FTC regime, gauging Customers Perception about Bank. Evaluation of the Customers perception by identifying grey areas and its escalation to the Higher Management as well as respective Zonal Chiefs for improvement of imperfections. Periodical analyses, suggestion to bridge the gaps identified through Branch Assessment Reports & Root Cause Analysis 	<p>Experience: Minimum 03 years post qualification experience including 01 year of experience at comparable position.</p> <p>Qualification: Minimum Bachelor's degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Prepare and timely submit regulatory reports to SBP Ensure implementation of changes in reporting requirements Coordinate with relevant department for collection of requisite data. Carry out periodic review/analysis of statutory reporting results.

<p>Other Skills/ Expertise/ Knowledge Required:</p> <ul style="list-style-type: none"> Excellent communication, analytical, interpersonal, adaptability, teamwork skills and hands-on experience in office applications i.e. MS Office. Should have adequate knowledge of regulatory compliance and general operations of the banking industry. 	<ul style="list-style-type: none"> Communicate information on compliance priorities to all the stakeholders. <p>Other Skills/ Expertise/ Knowledge Required:</p> <ul style="list-style-type: none"> Excellent communication, analytical, interpersonal, adaptability, teamwork skills and hands-on experience in office applications i.e. MS Office. Should have adequate knowledge of regulatory compliance and general operations of the banking industry. 	<p>of Complaints and monitoring of its execution process with integration to all concerned.</p> <p>Other Skills/ Expertise/ Knowledge Required:</p> <p>Listing, MS management, research & reporting</p>	<ul style="list-style-type: none"> Issue guidelines to all stakeholders for preparation /consolidation of data. Redesign system of data capturing, its consolidation and subsequent submission as per regulatory requirements. Ensure automation of regulatory reporting. <p>Other Skills/ Expertise/ Knowledge Required:</p> <ul style="list-style-type: none"> Excellent communication, analytical, interpersonal, adaptability, teamwork skills and hands-on experience in office applications i.e., MS Office, Especially MS Excel (intermediate level). Should have adequate knowledge of regulatory reporting i.e. working knowledge of RCOA, ISIC, MFSM based reports and general operations of the banking industry.
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<p>Account Monitoring Officer: OG-II (No. of Position- 01)</p>	<p>Pool Manager – AVP/VP (No. of Position-1)</p>
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<p>Experience: Minimum 03 years post qualification experience in banking/financial institutions. Preference will be given to candidates having experience in Branch Banking Operations / AML / Compliance in Commercial Banks</p> <p>Qualification: Minimum Bachelor's degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Internal assessment of top depositors as per SBP requirement. Account scrutiny and deficiencies sent to branches for rectifications. Monitor customer accounts including high risk accounts PEPs, NGOs/NPOs /Trusts Monitoring of CDD/EDD requirements and completions of account documentation in line with regulatory requirements Review periodic ODD exercise of customer accounts and coordinate with branches for compliance Follow up with assigned branches to attend pending AML queries within defined timelines. <p>Other Skills/ Expertise/ Knowledge Required:</p> <ul style="list-style-type: none"> Knowledge of SBP AML/CFT/CPF Regulations Knowledge of Account opening documentation as per SBP regulatory requirements Customer Due Diligence / Enhanced Due Diligence requirements etc. Knowledge of miscellaneous branch operations requirements in Commercial Banking. 	<p>Experience: Minimum 08 years post qualification experience in Finance / Islamic Banking Pool Management</p> <p>Qualification: ACMA/ACCA/MBA-Finance/M. Com/B. Com / CA (Inter) or any equivalent relevant degree from HEC recognized University.</p> <p>Job Responsibilities:</p> <ul style="list-style-type: none"> Manage deposit and treasury pools as per SBP guidelines Strong understanding of books of accounts and their balancing Computation and distribution of profit and loss to the depositors Tagging and movement of financing/investment assets Creation of special pools. Allocation of income and expenses etc. Any other official assignment assigned by the management.
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Eligibility/ Ineligibility Criteria: -

- Interested candidates may apply online through website: <https://www.ztbl.com.pk/jobs> till **25th August, 2024**, applications received after due date will not be considered.
- Maximum age limit for AVP/VP 45-years, for OG-II 40-years and for OG-III 35-Years as on closing date to apply.
- Dual nationality holders are not eligible to apply for the post.
- Only short-listed candidates will be called for interview. No TA/DA shall be admissible for interviews.
- We Offer competitive remuneration package geared towards attracting best talent in the market.
- We are an equal opportunity employer.

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

