



The Karakoram Co-operative Bank Limited

KARAKURAM COOPERATIVE BANK LIMITED (KCBL)

SITUATION VACANT

ADVISOR / TRANSFORMATION LEAD

Karakoram Cooperative Bank Limited (KCBL), Gilgit-Baltistan, invites applications from highly accomplished and experienced banking professionals for appointment as Advisor / Transformation Lead (Under Board Mandate) on a contractual basis for a period of 1 years extendable.

The position has been created pursuant to a mandate of the Board of Directors (BOD) to lead KCBL's institutional transformation and prepare the Bank for transition into a Scheduled Bank regulated by the State Bank of Pakistan (SBP).

Key Responsibilities

The successful candidate will, under the direction and oversight of the Board of Directors:

- Lead KCBL's SBP licensing/scheduling process, including regulatory readiness, inspections and remediation of SBP observations.
- Serve as the principal interface with SBP and other relevant regulatory authorities on transformation and regulatory matters.
- Strengthen corporate governance, Board committees, internal controls and regulatory reporting in line with applicable SBP requirements.
- Lead operational restructuring and process re-engineering across Head Office and branches.
- Establish and strengthen independent Risk Management, Compliance, Internal Audit, AML/CFT and ERM frameworks.
- Drive IT and digital transformation, including modernization of the core banking system, Information/cybersecurity, disaster recovery/business continuity and management information systems.
- Lead human resource and organizational transformation, including manpower assessment, organizational restructuring, change management, Organizational culture shift management, performance management and leadership development.
- Improve asset quality, recoveries, capital planning, financial sustainability and profitability.
- Develop and implement a comprehensive transformation roadmap and ensure timely delivery of Board-approved objectives.

Eligibility & Experience

Applicants possess at least following:

- 20+ years of senior-level Central banking experience with a strong track record in leadership and institutional transformation.
- Experience as Commercial bank CEO, Deputy CEO, Group Head Compliance/Risk etc., Advisor on such transformation engagement with success stories or equivalent senior position relevant regulatory institution like SBP.



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- Proven experience in SBP regulatory matters especially commercial bank licensing/scheduling, SBP & SECP regulatory remediation, banking transformation, restructuring or institutional turnaround.
- Strong understanding of banking operations as per SBP PRs, Advances / Credits, SBP Prudential regulations, governance, risk management, compliance, Audits, Taxation, SECP matters, technology and human resource transformation.
- Proven ability to lead complex change management, organizational restructuring and engage effectively with regulators, Boards and Federal & Provincial Government stakeholders.
- High standards of integrity, professionalism, independence and credibility.
- Candidates must meet applicable SBP/Regulatory Fit & Proper Criteria and other statutory/regulatory requirements.

Appointment & Authority

The Advisor / Transformation Lead will report directly to the Board of Directors and will exercise such delegated executive powers and authority as may be formally approved by the Board, without assuming the statutory office of Chief Executive Officer.

Location: Gilgit, Gilgit-Baltistan

Contract: 1 Year extendable (Contractual), subject to Board-approved terms and conditions

Compensation: Competitive remuneration commensurate with qualifications, experience and market standards.

How to Apply

Interested and eligible candidates are invited to submit their updated CV/resume, along with a covering letter outlining their relevant experience and suitability for the position, to:

Head HR Department KCBL, Head Office

Email: hr@kcb.com.pk

Iftikhardar4@gmail.com

Address: Karakoram Cooperative Bank Ltd Head Office near General Bus Stand, Main Shahara-e-Quaid-e-Azam, Jutial Gilgit

Phone#: 05811-457972, 05811-457523, Cell/Whatsapp# 03129700850

Last Date for Submission: 25-09-2026

Only shortlisted candidates will be contacted. The appointment will be subject to satisfactory due diligence, verification of credentials and experience, and compliance with all applicable SBP, regulatory and statutory requirements.

KCBL reserves the right to accept or reject any application and/or cancel the recruitment process.