

Position/Title: Assistant Manager/Manager – Risk Review / Risk Modeler

Rols & Responsibilities:

- Prepare policies related to Credit & Market Risk etc.
- Conduct risk assessments of loan cases (Advances) & Treasury middle office.
- Development and implementation of risk models i.e. Application, Behavioral Scorecard and facility rating etc.
- Review of the Advances & Treasury Portfolio, prepare dashboards using Power BI and present them with different management committees.
- Prepare all the regulatory reports like CAR, Stress testing, LCR & NSFR etc. Monitoring of middle office activities like CRR, SLR, line limits, etc. and other middle office reports.
- Hands-on experience of preparation of work papers for different management committees.
- Provide training to the Risk Team & Other officers related to Application, Behavioral Scorecard & Risk Assessment.
- Prepare the ongoing monthly/quarterly/semi-annually & annual production of IFRS 9 expected credit losses summaries using existing models and developing new models.
- Develop additional IFRS 9 ECL models and /or PD / LGD scorecards should the organization is expected to widen its product offering
- Enhance IFRS 9 model monitoring and management information to allow senior management to understand new and potentially even more complex products and investments in the future
- Ensure account balance movements, reconciliations, reports, annual report and accounts entries are produced in line with IFRS 9 and organizational financial reporting timelines.
- Prepare all regulatory reporting like Stress testing, Capital Adequacy Ratio, Liquidity Coverage Ratio, Net Stable Funding Ratio, Contractual Maturity Mismatch, Concentration of funding etc.

Required Qualifications: Master's / bachelor's degree (16 years of equivalent education) in a quantitative discipline (Actuarial Science, Data Science, Statistics, Finance, Economics or Mathematics) from a HEC-recognized institution. Candidates holding CFA/FRM certifications will be preferred.

Experience: Minimum 3 years of post-qualification relevant experience in financial risk modeling, experience of building credit, market, operational risk models with demonstrated proficiency financial risk modeling.

Age: Maximum 40 years (as of the last date of submission of application)

Location: Karachi

Key Competencies/Experience:

- Hands-on with Advanced Excel, Power BI, VBA, SQL, C++, SPSS/SAS, and other programming skills with experience in working with large datasets
- Significant prior experience in IFRS 9 and other regulatory reports like stress testing, CAR, NSFR & LCR.
- Understanding of IFRS 9 and accounting concepts (PD, LGD, EAD, arrears and roll rates, interest rates, fair value, write-offs).
- Experience in undertaking linear and non-linear regression analysis and historical vintage analysis
- Financial risk modeling expertise within a Retail/Commercial or Corporate bank.