

## **Market & Liquidity Risk Analyst**

Fulcrum Pvt. Limited • Karachi Division, Sindh, Pakistan (On-site)

### About the job

**Fulcrum is hiring on behalf of its client in the Banking Sector**

**Position Title:** Market & Liquidity Risk Analyst

**Industry:** Banking / Financial Services

**Experience Required:** 4–5 Years

**Salary Range:** PKR 200,000 per month

**Location:** Karachi, Pakistan

**Employment Type:** Full-Time

**Fulcrum Pvt Ltd** is hiring a **Market & Liquidity Risk Analyst** for its client in the **banking sector**. The ideal candidate will be responsible for monitoring market and liquidity risk exposures, preparing regulatory and management reports, conducting stress testing, and supporting compliance with Basel III and SBP regulatory requirements.

The role requires strong analytical capabilities, sound banking risk management knowledge, and hands-on experience in liquidity and market risk functions.

#### **Key Responsibilities:**

##### Market Risk Management

- Monitor and analyze market risk exposures including interest rate risk, foreign exchange risk, and investment portfolio risks.
- Prepare daily, weekly, and monthly market risk reports for management review.
- Conduct stress testing, scenario analysis, and sensitivity analysis.
- Monitor approved risk limits and escalate breaches where required.
- Support ALCO reporting and related risk presentations.

##### Liquidity Risk Management

- Monitor liquidity ratios, funding gaps, and cash flow mismatches.
- Prepare liquidity risk reports in line with SBP and Basel III requirements.
- Conduct liquidity stress testing and contingency funding analysis.
- Monitor and report on LCR and NSFR metrics.
- Coordinate with Treasury and Finance teams on liquidity planning.

##### Risk Analytics & Reporting

- Develop and maintain MIS reports and dashboards.
- Ensure accuracy and integrity of risk data and reporting.
- Assist in process improvement and automation initiatives.
- Support internal and external audit requirements.

##### Regulatory Compliance

- Ensure adherence to SBP regulations and internal risk policies.
- Maintain documentation of methodologies, risk models, and procedures.
- Assist during regulatory inspections and reviews.

#### **Required Qualifications & Experience:**

- Bachelor's degree in Finance, Economics, Accounting, Mathematics, Statistics, or a related discipline.
- 4–5 years of relevant experience in Market Risk and/or Liquidity Risk within the banking industry.
- Strong understanding of:
  - Basel III Framework
  - Liquidity Risk Management
  - Market Risk methodologies
  - Treasury and banking products
- Proficiency in MS Excel and reporting tools such as Power BI/Tableau.

- FRM, PRM, or CFA certification will be considered an advantage.
- Excellent analytical, communication, and stakeholder management skills.

**Interested candidate can share their resume at:** [zahra.rafiq@fulcrum-pk.com](mailto:zahra.rafiq@fulcrum-pk.com)

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### **Requirements added by the job poster**

- Bachelor's Degree
- 4+ years of work experience with Liquidity Risk Management
- 5+ years of work experience with Basel III
- 4+ years of work experience with Market Risk Analysis

To apply: <https://www.linkedin.com/jobs/view/4413253637/>