

**Manager - Risk Consulting - Credit Risk / Liquidity Risk expert - Rapid - Pakistan  
EY · Karachi Division, Sindh, Pakistan (On-site)**

As part of our Risk Consulting – Financial Services Risk Management (FSRM) team, we are looking for a Manager with strong consulting and technical skills to join the FSRM team and to work with our FS clients on some of the most prestigious projects within the financial services sector across MENA region. This is a fantastic opportunity to be part of a leading firm whilst strongly contributing to the growth of Risk Consulting – FS domain service offerings and solutions thus creating authentic customer experiences.

**The opportunity**

As a FSRM Manager, you will leverage your experience, knowledge, and passion to technically contribute and lead FS engagements, strongly contribute to the growth of business, build strategic relationship with your clients.

You will work within different sized, multi-disciplinary teams and play a key role in ensuring high quality outputs and service to our clients. The role involves developing knowledge and implementing new solutions to meet the ever-changing needs of our clients.

**Responsibility**

You will work in projects relating to:

- Design, assessment, and benchmarking of financial risk management policies, frameworks, methodologies covering a range of risk domains such as credit risk, market risk, operational risk, liquidity risk, climate risk, and integrated risk topics viz., capital adequacy and stress testing measurement methodologies in financial institutions (FI)
- Emerging risk topics such as model risk or climate risk
- Development of AI/ machine learning use cases in financial risk
- Consistently deliver quality client services, support in designing offerings, managing risks and ensuring key stakeholders are kept informed about progress and expected outcomes

## Requirements

- Graduate or Post Graduate degree in Economics, Banking and Finance, Computational Finance, Mathematics, Statistics, Physics or equivalent preferred
- Min 6-10 years or more relevant experience relevant risk management domain, a few years of which in a consulting firm
- Contributing to the creation of new Solutions/Services, tools, and materials and drive business development activities.
- Right attitude to understand, collaborate with other competencies/ sub competencies and align with the organizational goals and priorities.
- Experience in working with large Banking accounts and managing key client stakeholders in consulting firms
- Proficient in SQL, Python, Power BI, Machine Learning and Artificial Intelligence
- Strong understanding of regulatory requirements, market standards, and key challenges for financial risk domains
- Strong presentation skills and proficiency in the use of PowerPoint, Word and Excel
- Experience in one of the following areas:
  - Credit Risk:
    - Experience in working in Integrated Risk Management Department in Banks or Management consulting firms.
    - Proficiency in developing and implementing advanced risk models - IRB implementation, PD & LGD modelling capabilities for both corporate & retail portfolio.
    - Good knowledge of Credit Risk Model Development steps starting with exploratory data analysis, roll rate, vintage analysis, logistic/linear regressions, Time series, scorecard calibration
    - Credit Risk Model Validation starting from data preparation and analysis, validation tests, back testing, scenario analysis.
    - Exposure to regulatory stress testing processes around credit risk & ICAAP
    - Exposure to implementation of ICAAP
  - Liquidity Risk:
    - Experience in working in Treasury & ALM department in Banks or Management consulting firms
    - Expertise in conducting ILAAP assessments to evaluate a bank's liquidity risk management framework
    - Proficiency in liquidity stress testing and the development of contingency funding plans
    - Knowledge of regulatory liquidity ratios, such as LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio)
    - Ability to articulate liquidity risk appetite and align it with the bank's strategic objectives
    - Expertise in conducting intra-day liquidity management and computing other Liquidity ratios

Hands on experience in Liquidity Risk Management, IRRBB, ALM in Banks etc

### **Good to have**

- Certifications such as CA, FRM, CFA or knowledge/experience at that level.
- Regulatory knowledge/experience in areas such as Basel, CBUAE etc
- Exposure in Interest Rate Risk in Banking Book (IRRBB)
- Strong quantitative & analytical skills
- Experience with advanced data analytics solutions and approaches incl. machine learning
- Previous project management experience
- Willingness to travel to meet client needs.

### **What Working At EY Offers**

At EY, we're dedicated to helping our clients, from startups to Fortune 500 companies — and the work we do with them is as varied as they are.

You get to work with inspiring and meaningful projects. Our focus is education and coaching alongside practical experience to ensure your personal development. We value our employees, and you will be able to control your own development with an individual progression plan. You will quickly grow into a responsible role with challenging and stimulating assignments. Moreover, you will be part of an interdisciplinary environment that emphasizes high quality and knowledge exchange. Plus, we offer:

- Support, coaching and feedback from some of the most engaging colleagues around
- Opportunities to develop new skills and progress your career.
- The freedom and flexibility to handle your role in a way that's right for you.

### **About EY**

As a global leader in assurance, tax, transaction, and consulting services, we're using the finance products, expertise and systems we've developed to build a better working world. That starts with a culture that believes in giving you the training, opportunities, and creative freedom to make things better. Whenever you join, however long you stay, the exceptional EY experience lasts a lifetime.

**If you can confidently demonstrate that you meet the criteria above, please contact us as soon as possible.**

**Join us in building a better working world.**

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