



Job / Functional Title:	Risk Analyst - FI & Investment	Grade:	Manager
Unit	FI Risk	Department	Credit Risk Management Department
Job / Position Reports to:	Line Manager Head FI Risk	Matrix Manager:	NA
		No. of Direct Reports:	N/A

**Job / Position Summary:**

Assist the Head of FI Risk in managing the Financial Institutions, Investments & Wealth Management portfolio of HBZ UAE. This includes, but is not limited to

- (a) Credit underwriting of counterparties (Financial Institutions), issuers (Investments), individual borrowers (Wealth Management) and review of Country Risk
- (b) Portfolio review, monitoring, ratings review and updates, KRI tracking, Early Warning, Reporting
- (c) IFRS9 review, Staging and ECL management, Data Validation

**Key Responsibilities & Main Duties:**

- Policies, Process & Regulation Reviews - Conduct quarterly reviews of approved Policies at Group and Country level, central bank UAE guidelines as well as the country credit and business processes to identify areas of improvement from a controls perspective.
- IFRS9 Management and Data Validation - Managing month end IFRS9 process for portfolio adhering to related policies and CBUAE regulations, staging triggers and overrides where applicable, ratings review, DPD inquiries, system update of entities staged, and finally ECL review. Assist IFRS9 related stakeholders on various workstreams, where necessary, for better collaboration.
- External and hPLUS Ratings for Banks and Countries updation in the system by adhering to the respective timelines and group guidance.
- Governance Meetings & Reportings - Prepare dashboards, information decks for Credit Risk Management meetings as well as any Country/Group requirements, special projects etc. Timely and accurately submission of reports to Group Credit (Zurich/Switzerland) and UAE Country Management.
- Periodic monitoring & timely submission of all MIS including KRI & Materiality trackers, external bank and country ratings updates.
- Limit Management - Timely updation and sharing of limits in hPLUS, suspension and cancellation of limits where required.
- Exposure Management - Recommendation for transaction & disbursement memos and credit proposals in lines with approved policies and country/group guidance, keeping in view due diligence, credit review and update on the underlying obligor, caps and triggers, Min price or Transfer Pricing as applicable and any other credit parameter to adhere to.
- LTV Management - Monitor LTVs through the automated report from system and notify management in case of any margin calls or liquidation triggers.
- Broker & Custody - Assist FI Risk Head in analysis for annual review for enlistment, renewal and de-listment

**Job Specifications (Minimum Requirements) :**

▪ Academic Qualification(s)	Graduate / MBA / FRM / CFA
▪ Technical / Professional Qualification(s)	Proficient in Financial Modelling, Portfolio Analysis, MS Excel / Power Point / Access.
▪ Relevant Experience	5-10 years of credit risk management experience with direct exposure to policy, process, portfolio management, reporting and systems implementation. Sound understanding of credit risk analysis and principals is essential.

**Knowledge (Technical) :**

▪ Product Knowledge - Trade Finance, Syndications, FX, Bonds, Money Market, Secondary Assets	<b>Advanced</b>	<b>Advanced</b> - Can perform the actions associated with this skill without assistance. A person who has attained this level is recognized within organization as "a person to ask" when difficult questions arise regarding this skill
▪ Credit & Business Knowledge - Banks / Sovereigns / Governments / Multilaterals	<b>Advanced</b>	

**Skills:**

▪ Analytical Ability	<b>Expert</b>	<b>Expert</b> - Known as an expert in this particular skill. Can provide guidance, troubleshoot and answer questions related to this area of expertise and the field where the skill is used
▪ Financial Management	<b>Expert</b>	
▪ Information Management & Reporting	<b>Advanced</b>	
▪ Compliance Management	<b>Advanced</b>	<b>To apply,</b>
▪ Communication	<b>Expert</b>	please send CV at mahvish.khan@habibbank.com
▪ Risk Management	<b>Expert</b>	<b>Location : Duabi</b>

**Skills (Others):**

▪ Risk Analytics & Management, Analysis of Financial Statements, Mapping of Internal Rating, Trade Finance, Treasury & Other Cross Functional Products	<b>Advanced</b>
▪ Financial and Data modelling	<b>Expert</b>