

Overview

Mashreq Pakistan is looking for talented individuals to join us as we introduce our digital banking capabilities to the market. Our focus is on creating localized solutions that meet the ever-evolving needs of our customers.

Mashreq is proud to be a half-century-old institution that thinks like a challenger, startup, and innovator. We are a pioneer in key innovations and developments in banking, from entry-level digital-first customers to powering some of MENA region's most prominent corporations and wealth accounts. Our mandate is to help customers find their way to Rise Every Day, partnering with them through the highs and lows to help them achieve their goals and unlock their vision of success.

Join us in shaping the future of banking in Pakistan

Job Purpose

The main purpose of the role is to develop Risk Analytics, MIS & Capital Management for entity and support CRO in execution of risk measurement practices around quantitative models and effective management of capital.

Key Result Areas

Risk Analytics & IFRS 9

- Ensure development and maintenance of entity wide Risk Appetite Statement (RAS) on a regular basis in line with group risk appetite
- Accountability for the development and ongoing management of all acquisition and behavior methodologies and models along with other risk parameter methodologies and models.
- Overseeing the management of IFRS 9 Expected Credit Loss (ECL) measurement methodologies and associated tools.
- Ensure that measurement methodologies for IFRS 9 ECL are sound and in alignment with Central Bank requirements in respective countries.
- Provide technical leadership on regulatory developments in order to drive a common understanding of the impact of these on IFRS 9 ECL and staging.
- Overall responsibility for coordinating and ensuring the integrity of the risk components of ECL calculation and customer rating models including satisfactory validation from external and internal parties.
- Manage key submissions with regulators across jurisdictions and align modelling analytics with regulatory and internal model management standards and guidance

MIS

- Developing holistic approach to defining the structure of data required to meet risk management requirements, in particular retail credit borrower data to facilitate credit analysis for varying purposes.
- Development and maintenance of MIS reports required for risk measurement of entity including but not limited to Delinquency monitoring, regulatory returns, Provision and loss analysis
- Conceptualize, develop and maintain the various periodic portfolio reports and dashboard required for entity wide portfolio reporting for various stakeholders, forums and committee.
- Aid policy teams with analytical inputs of historical performances across segments and products
- Supporting portfolio data management teams with periodic and ad-hoc data and MIS requirements.

Operating Environment, Framework and Boundaries, Working Relationships

- Constant Interaction with various stakeholders across the bank and external interaction with central bank and external consultants for matters of risk reporting and regulatory compliance.
- Strong Interpersonal skills with ability to interact and manage expectations of senior management and stakeholders from various committees and meetings.
- Interaction with stakeholders from IT, Finance, Risk and other departments for coordination and development of various data initiatives.

Problem Solving

The role holder is expected to possess advanced communication and problem solving skills in order to:

- Find solutions to differing, potentially conflicting, strategic views and inputs on matters pertaining to risk management and direction of the department.
- Interpret and provide guidance on central bank regulations and pronouncements.
- Resolve multi-faceted data sourcing and related problems

The job holder is responsible for:

- Critical risk management and regulatory reporting function within Mashreq Pakistan.
- Assisting with decisions that impact MB's domestic and international audit and regulatory compliance.

Knowledge, Skills and Experience

Mandatory / Essential:

- Undergraduate degree in Finance, Risk, Economics, Engineering or other related field
- 10-15 years of progressive, multi-discipline risk management experience within banking sector
- Deep understanding of risk management concepts and methodologies gained through development and practical application of risk policy/frameworks
- Demonstrated capability to apply risk management concepts, analysis and support to strategic decision-making processes
- Demonstrable people and managerial leadership experience in a matrixed and multi-jurisdictional organization
- Coding Skills in SQL, SAS, R, Python

Desirable:

- Postgraduate or professional qualification in risk management or finance such as CFA, FRM, PRM.
- Experience of developing teams in a multi-jurisdictional and matrixed organization.
- Understanding and experience of BCBS frameworks, particularly those relating to risk and capital

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