

**Position: Market Risk Analyst**  
**Division: Risk Management Division**  
**Location: Head Office Karachi**

**Experience & Qualification:**

Minimum Graduate from an HEC recognized University with 1 to 2 years' relevant experience (fresh graduates may also apply). Should have command over MS Office and must possess Analytical skills, numerical aptitude and good communication skills. Understanding of monitoring and control process and procedures with good analytical skills and good financial analysis capabilities.

**Main Duties & Responsibilities:**

- Monitors and ensures that all credit approvals are in compliance with bank's internal policies and regulatory guidelines.
- Co-ordinates with Business (BMs, RBHs and Head Business) in structuring credit lines, and conducting financial / risk analysis for borrowing relationships.
- Coordinates with internal customer (CAD, Legal, Business, Risk), in order to ensure fast turn around time, excellent credit quality and adherence to guidelines.
- Meet borrowing customers of the bank to gain insights about their businesses on a selective basis.
- Review credit approval package & application of customer's selection criteria and credit acceptance criteria.
- Insuring the cleanliness of the overall portfolio and identifying potential troubled industry.
- Review feasibility study and approvals are in line with the Prudential Regulations.
- Review of Client's Financials & Bank Statements.
- Analysis of Early Warning Triggers.
- Understand Risk metrics and accounting concepts.