Position: Unit Head - Policy & Governance
Division: Risk Management Division
Location: Head Office Karachi

Main Duties & Responsibilities:

- Develop, review, update, and maintain enterprise-wide risk management policies and procedures.
- Ensure risk policies remain aligned with regulatory requirements and international best practices.
- Coordinate periodic policy reviews and obtain required management and board approvals.
- Maintain the policy governance framework and document repository.
- Monitor changes in banking regulations and assess their impact on risk management policies.
- Ensure compliance with central bank regulations and other applicable regulatory requirements.
- Coordinate regulatory submissions related to risk governance.
- Maintain the Enterprise Risk Management (ERM) Framework.
- Ensure consistent implementation of risk appetite, risk taxonomy, and governance standards.
- Support business units in embedding risk management practices into day-to-day operations.
- Track key risk governance metrics and report emerging governance issues.
- Liaise with Internal Audit, Compliance, Legal, Finance, Business Units, and Regulatory Authorities.
- Provide guidance on policy interpretation and governance matters.
- Design and strengthen the bank's risk governance framework.
- Overseeing the reporting, to State Bank of Pakistan and recommending risk management strategies to the senior management
- Ensure all regulatory reporting /internal reporting is accurate and submitted in time.

Experience & Qualification:

- Bachelor's degree in Finance, Business Administration, Accounting, Economics, Risk Management, or a related discipline.
- Master's degree (MBA or equivalent) preferred.
- Experience in enterprise risk management and regulatory compliance
- 5-8 years of experience in relevant field
- Strong understanding of enterprise risk management frameworks.
- Knowledge of banking regulations and governance standards