

## 1. JOB DETAILS

<b>Job title:</b>	Manager Risk governance & Portfolio management	<b>Job grade:</b> (Clerk/Officer/Manager)	Manager
<b>Reports to (position):</b>	Credit Risk Head or CAU	<b>Certified Role:</b> (Y/N)	N
<b>Department:</b>	Risk		

## 2. JOB PURPOSE

To develop and streamline the processes for:

- Review and support in updating credit policies and procedures,
- Comprehensive credit portfolio reporting,
- Refining, reviewing, and monitoring the bank's risk appetite

## 3. JOB DIMENSIONS

<b>Number of staff supervised:</b>	<b>Direct reports:</b>	0
	<b>Total team size (including direct &amp; indirect reports):</b>	0
<b>Financial dimensions:</b>	<b>Income target:</b>	NA
	<b>Operating budget:</b>	NA
<b>Other (e.g. number of branches, customer volumes):</b>		

## 4. KEY ACCOUNTABILITIES & RESPONSIBILITIES

Description
<ul style="list-style-type: none"> <li>• Developing mechanism and MIS for management reporting and its dissemination on a regular basis</li> <li>• Designing portfolio management MI in partnership with IT / Projects Head</li> <li>• Developing a Quality Assurance framework on the credit processes</li> <li>• Maintaining and Reviewing Credit MIS, Developing and monitoring portfolio concentration limits and credit risk appetite for portfolio, customer, counter party country limits</li> <li>• Make committee packs and supporting MI for local and board risk committees</li> <li>• Provide support to develop credit and related policies and procedures in consultation with risk team and other relevant all stakeholders. Regular review and updating of such documents.</li> </ul>

- Provide input into evaluation of new products and product programs.
- Propose process reengineering related to the credit approval and maintenance processes on an ongoing basis with a view to improve credit processes and in particular turnaround time of credit decisions.
- Assist risk management to achieve its vision and goals by implementation of key risk initiatives at the same time ensuring scalable infrastructure that provides capabilities for advanced risk modelling, analysis and control.
- Provide support for independent model risk review & validation for all models related to Credit, Market, Liquidity, and Stress testing. Liaison and take concurrence with model owners and developments on key findings.
- Preparation of Portfolio dashboard / highlights to CRO.

## 5. QUALIFICATIONS AND EXPERIENCE

### Minimum qualifications/experience:

- Prior experience in remediation of risk management & knowledge of UK regulatory requirements is a plus.
- Experience in working with third parties - regulators, rating agencies, external auditors, consulting firms etc.
- Experience in change management and transformation in risk management
- Thorough knowledge of banking and financial instruments and credit risk
- Strong verbal and written communication skills, ability to present at senior risk forums / committees.
- Excellent MS Office application skills and presentation skills including flow charting skills such as Visio, Powe point and Data base and spread sheet skills, familiarity with SQL, Power BI etc.
- Robust understanding of bank IT systems, management information and reporting systems
- Good problem identification and solving skills
- Tact, diplomacy and resilience

## 6. JOB CONTEXT

### Conduct Rules

The incumbent is subject to the **Individual Conduct Rules** as outlined in the FCA Handbook COCON Section 2.

### HBL Values

The incumbent must exemplify & abide by the HBL UK Values, Commitments & Behaviours:

- Integrity – Be Ethical & Fair
- Customer Centric – Deliver Great Experiences
- Value People – Respect, Empower, Appreciate
- Progressive – Innovate & Challenge
- Excellence – Be Your Best

### Frameworks & Policies

This is a 2<sup>nd</sup> line of defence role and as such must ensure full compliance with the Bank's policies and frameworks relating to:

Compliance, Human Resources, IT & Information Security, Health & Safety, Risk & Credit, Operational Risk, Conduct Risk, Vendor Management, Whistleblowing, Complaint Handling, New Products, Services and Promotions, Expense Management & Internal Audit.

## 7. APPROVALS

Job holder	
_____	_____
Signature	Date

  

Line manager	
_____	_____
Signature	Date