

CONSUMER CREDIT ANALYTICS OFFICER REQUIRED URGENTLY!

Al Baraka Pakistan is seeking applications from highly skilled and experienced candidates for the position of 'Consumer Credit Analytics Officer' at Karachi.

Experience Required: 1 to 2 years of relevant experience

Educational Qualification: Minimum Bachelors in any discipline, Preference to Masters

Job Responsibilities: Key Responsibilities:

1. Involve in different internal & external Audits and Manage MIS & Analytic requirements.
2. Generate monthly decks by segment including through the door, leading and coincident indicators
3. (comprehensive MIS package consisting of daily, weekly, monthly, quarterly and semiannual MIS deliverables) and also provide portfolio and segment performance insight by cross tab analysis Develop vintage MIS and benchmarks for each segment.
4. Monitoring and analyzing monthly performance of different areas like sales, Initiation and collections.
5. Support Manager Analytics / Consumer Credit Head in decision making by critical data analysis backed by facts & figures.
6. Prepare Yearly Budget and Monthly & Quarterly forecasts and monitoring NPLs & Provisions.
7. Tracking of actual Revenues, NCLs, NPLs as well as Net & Gross Flows against approved Plan and Mid-Year
8. Forecast and preparation of different score models includes Application & Behavior Score.
9. Assist units of Consumer Credit in developing of Business Requirement Document (BRD) for acquiring system & Liaison with IT, Finance and Operations for system efficiencies, changes & regulatory reporting.
10. Responsible for all internal & external data reporting like bureaus, SBP, FBR etc.
11. Understand portfolio trends with the help of different MISs, key indicators, leading indicators, lagging indicators, net-flows.
12. Be an active participant in different IT projects, execution of test cases, facilitate in UATs.
13. Liaison with IT, Finance and Operations for system efficiencies, changes & regulatory reporting. Ensure all regulatory and internal reporting within defined timelines.
14. Any adverse trend is highlighted and addressed timely to safeguard Business and Portfolio growth.

Interested candidates to share their profile at careers@albaraka.com.pk latest by August 28, 2017.

(Please don't forget to mention the applied Position and Location on the subject)

WE ARE AN EQUAL OPPORTUNITY EMPLOYER