

Designation : Market Risk Analyst	Designation : Credit Risk Analyst
Reporting Line : Head of Financial Risk	Reporting Line : : Head of Financial Risk
Business Unit : Risk	Business Unit : Risk
Location : Lusaka	Location : Lusaka
Job Purpose : To assist the Treasury Middle Office Manager in providing independent assessment of Treasury activities on a daily basis and prepare relevant reports so that Treasury function objectives are optimized.	Job Purpose : Conducting in-depth wholesale risk reviews, reviewing the adequacy and effectiveness of the existing controls within Corporate lending so that Corporate Credit risk kept within the desired risk appetite.
<p>KEY OUTPUT & RESPONSIBILITIES</p> <ul style="list-style-type: none"> Establish risk management procedures and developing risk management systems so that loss events are minimized Determining risk factors and provide investment recommendations by conducting a market risk analysis to ensure sound decision making. Preparing quantitative and qualitative market risk reports for strategic alignment. Assessing and distributing information about macro-economic driven risks to all functions in order to optimize business performance. Reviewing new Treasury products and businesses opportunities so that are optimized in with the banks risk appetite. Analyse the risk factors (stress-tests, VaR) related to trading activities so that trading strategies are optimized. Define the risk limits to be observed by traders so that trading risk is kept within desired risk bounds. <p>Qualifications & Experience</p> <ul style="list-style-type: none"> Grade 12 School Certificate with 5 credits, English and Mathematics inclusive Degree in relevant field ACI Certification will be an added advantage 2+ years Banking experience Attention to detail and strong numeric ability Excellent communication and presentation skills Logical and open-minded strategic planner/thinker Strong character, able to challenge supervisors, dealers and staff in general Knowledge of the system(s), products and processing activities Knowledge of financial analysis 	<p>KEY OUTPUT & RESPONSIBILITIES</p> <ul style="list-style-type: none"> Provide Management with the assurance that the Wholesale Credit Risk activities are being conducted in line with the corporate lending policies, standards and frameworks so that credit risk kept within the banks risk appetite. Ensure sampling tests methodology is embedded and carried out on a regular basis so that credit risk is keenly monitored. Perform periodic independent assurance/conformance reviews on adherence to the Corporate lending credit policy requirements and controls to ensure adherence to prescribed lending governing guidelines Keep abreast of control issues related to Corporate lending and report them through the Governance Committees in order to track and timely remediate issues Monitor adherence to policies to ensure that Dispensations, Waivers and Breaches are raised where applicable Review and submission of all Internal Audit, Conformance and Credit review closure packs so that controls environment is continuously improved Recommend changes, enhancements or amendments to existing governance so that they are in line with best practice and all mandatory bodies. <p>Qualifications & Experience</p> <ul style="list-style-type: none"> Grade 12 School Certificate with 5 credits, English and Mathematics inclusive Degree in Relevant field 2+ years' experience in a similar role Strong character and able to challenge stakeholders if necessary Attention to detail and strong numeric ability Logical and open-minded strategic planner/thinker Knowledge of the system(s), products and processing activities Knowledge of financial analysis
Interested Applicants who meet the job requirements should email their CV's to e-mail address jobs-zm@bancabc.co.zm Please note that only shortlisted candidates will be contacted. Clearly state the position you are applying for in the subject field. Closing date: Tuesday, 21 st March, 2023	Interested Applicants who meet the job requirements should email their CV's to e-mail address jobs-zm@bancabc.co.zm Please note that only shortlisted candidates will be contacted. Clearly state the position you are applying for in the subject field. Closing date: Tuesday, 21 st March, 2023