

CAREER OPPORTUNITIES IN BANKING

The Bank of Punjab is one of the fastest growing Banks in Pakistan with its profound existence of **35+** years. It operates through a network of **900+** branches. The Bank has established a strong foundation while offering premium banking services with major focus on unsurpassed value added services for its customers through advanced solutions.

In line with the Bank's progression strategy, we invite applications from experienced, dedicated and performance-driven professionals for the following position(s) in our **Enterprise Risk Management Division, (Risk Management Group)**. The following job profile offers excellent opportunity for the right candidates desirous of building a long term career in a dynamic organization:

Position	Job Summary / Major Responsibilities	Eligibility Criteria
Manager-IFRS9 & Regulatory Return Grade: Band-9 to Band-7 Location: Lahore	- Consolidating data & calculation of periodic IFRS 9 expected credit losses in line with IFRS & SBP guidelines. - Manage and monitor the Bank's IFRS 9 ECL Framework covering PD, LGD, EAD, CCF, stage wise advances classification, SICR assessment, FLI's and macro-economic scenarios. - Coordinate periodic IFRS 9 ECL runs and ensure timely generation of impairment results. - Review ECL model outputs, assumptions, overlays and management adjustments. - Perform ECL movement analysis and explain significant changes in provisions. - Coordinate with Internal and External Auditors on IFRS 9 matters. - Assess the impact of portfolio changes, economic scenarios and credit risk migration on ECL. - Assists the TL in setting out and cascading IFRS 9 standards and requirements to the Bank's credit teams - Propose amendments in the ORR Model(s), Application & Behavioral Scorecards depending on policy changes and accordingly validate and implement the changes. - Support Risk Systems & Models unit for model amendments, back-testing, validation, and calibration / recalibration. - Enhancing IFRS 9 management information packs including financial disclosures to provide insight and drive recommendations. - Ensure that regulatory returns (CAR, LR, LCR, NSFR etc.) are prepared in accordance with the latest SBP PR's, circulars and Basel based regulatory instructions. - Assist the TL in conducting Regulatory, Climate-related and Macro Stress Testing and Scenario Analysis. - Maintain a comprehensive regulatory return calendar to ensure timely submission. - Support SBP inspections, regulatory reviews and information requests. - Ensure timely closure of regulatory and audit observations.	Qualification: Minimum Bachelor's Degree from a HEC recognized Local/ Foreign University. Preference will be given to Master Degree holders. Experience: Minimum 4 years of banking/Non-Banking experience. Preference will be given to candidates having relevant experience. Age: Up to 55 years as on date of application.

Important Note:

- Only shortlisted candidates shall be called for interviews. No TA/DA will be admissible.
- The Bank of Punjab reserves the right to accept or reject any application(s) without assigning any reason(s) thereof.
- The Bank is an equal opportunity employer. Females, Minorities, Differently Abled Persons (DAP) and Transgender are encouraged to apply.
- The above position(s) carry market based competitive remuneration.

Individuals fulfilling the above-mentioned criteria are encouraged to apply online through BOP career portal <https://www.bop.com.pk/available-jobs> latest by **October 27, 2026**.