

**Department/Division: Environmental & Social (E&S) Risk Management**

## 1. JOB PURPOSE

To review, assist and recommend relevant Credit Approval/ Review Authority on E&S Risks involved in Credit requests. To assist and recommend for development, review and update of Policies and Procedures related to Environmental & Social Risk Management line with Risk Management Policy Framework of the Bank, Regulatory Framework and international best practices encompassing Bank's Local as well as Overseas Operations.

## 2. PRINCIPAL ACCOUNTABILITIES

Accountability	
To review E&S Due Diligence performed by Business Units with respect to potential E&S Risks associated with business activities of a borrower to ensure that a credit request does not carry E&S risks that could present a potential liability or risk to the Bank. This may involve the following:	
(i) Reviewing all available information, records, and documentation related to the environmental and social risks and impacts of the business activity.	
(ii) Conducting site inspections and interviews of the Customer's employees/ project officials and relevant stakeholders, where appropriate.	
(iii) Analyzing the business activity's environmental and social performance in relation to the requirements of the local E&S laws and regulations or other internationally recognized sources, as appropriate.	
(iv) Review the gaps identified by Business Units and proposed corrective action plans.	
Based on review, provide his/ her recommendations/ feedback/ guidance to Business teams & Senior Management on E&S issues involved in each Credit proposal for consideration by CA/RA.	
Review and develop E&SR rating model as per guidelines of SBP. Review E&S Risk Rating assigned to the borrower by Business Unit based on available information. Provides his/ her input/ recommendations if E&S risks are acceptable before proceeding with Credit Proposal and for consideration of CA/RA.	
At the time of annual renewal, check and review updates from Business Unit on the progress and implementation of E&S action plans specified in last approval of finance.	
To be aware of environmental & social issues confronting various Sectors. Track latest E&S issues in the media and support business teams in identifying and managing E&S risks in lending via different communications and guidance from time to time.	
Provide feedback and assist on development of E&S policies/procedure.	
Co-ordinate with different functions of Banks including Green Banking office on E&S issues/ reporting.	

## 3. KNOWLEDGE AND EXPERIENCE

<b>Knowledge and Skills:</b>	Post Graduate with specific degree/ certification on Environment and Social Risk Management. Knowledge of Bank's Credit Policy, Regulatory and Legal environment, Credit Risk Control, Credit Review. Ideally can be a chemical engineer.
<b>Experience Profile:</b>	8 years plus, preferably 5 years in E&S Risk management related areas.
<b>Behavioral Competencies:</b>	Communication, presentation, analytical, leadership skills. Ability to work as a team player and under pressure.

## 4. ADDITIONAL INFORMATION

Any other task assigned by line manager

Please submit your resumes at [talentacquisition@mcb.com.pk](mailto:talentacquisition@mcb.com.pk) by 18th September 2023