



The Unified Competency Framework for Saudi Financial Sector Banking

THE FINANCIAL ACADEMY

بِسْمِ اللَّهِ
الرَّحْمَنِ
الرَّحِيمِ



معاً نصنع الجدارات لبناء المستقبل
Together We Create Competencies to Build the Future



Table of Contents

07 | General Introduction

A | Framework Structure - Banking

- 9 • Introduction of Framework Structure
- 10 • Framework structure data content including the segment and job family definition with codes

B | Job Role Description - Banking

- 27 • Introduction of Job role description
- 29 • List of Job Role
- 59 • Job role description data Content

C | Career pathways - Banking

- 227 • Introduction of Career pathways
- 229 • Career pathways data content



Acknowledgment

The Financial Academy extends its sincere gratitude and appreciation to all those who participated in the stages of this project from various organisations to experienced professionals for their fruitful efforts and active participation that contributed to reflecting the existing practices in the Saudi financial sector market and aligning them with the best applicable standards to bring the industry to global best practices.



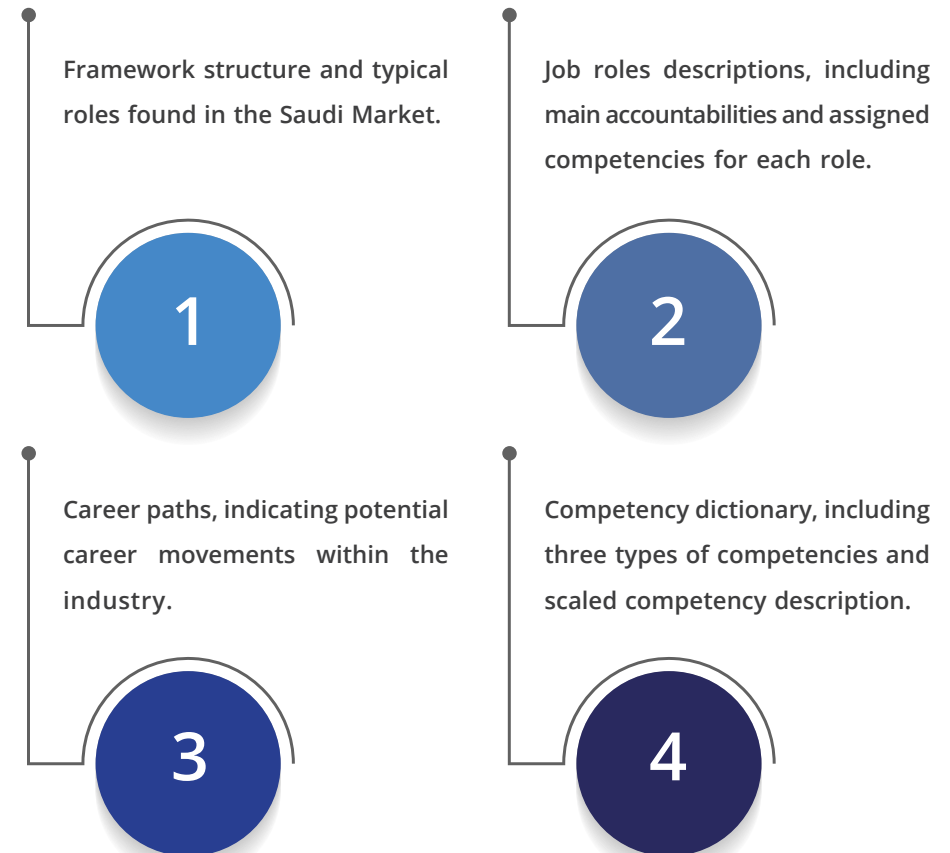


General Introduction

The Financial Academy launched an initiative to develop the “Saudi Financial Sector Competency Framework” continuing to the effort of the institute of Finance and in line with the FSDP goals with the aim to identify and clearly articulate the skills necessary for the industry’s success, to be accessible and fully understood by individuals, employers, educators, and regulators.

FA in collaboration with representatives from the market, as well as local and international expert, developed the framework that will serve as a basis for its best in class training solutions and professional examinations, as well as a tool that can be adopted by financial organisations to design and implement various talent management programs.

The Saudi Financial Competency Framework, also known as “JADARAT” includes:



The framework will facilitate career development and talent management, as well as upskilling and reskilling initiatives in accordance with the changing market requirements.

FRAMEWORK STRUCTURE





Introduction

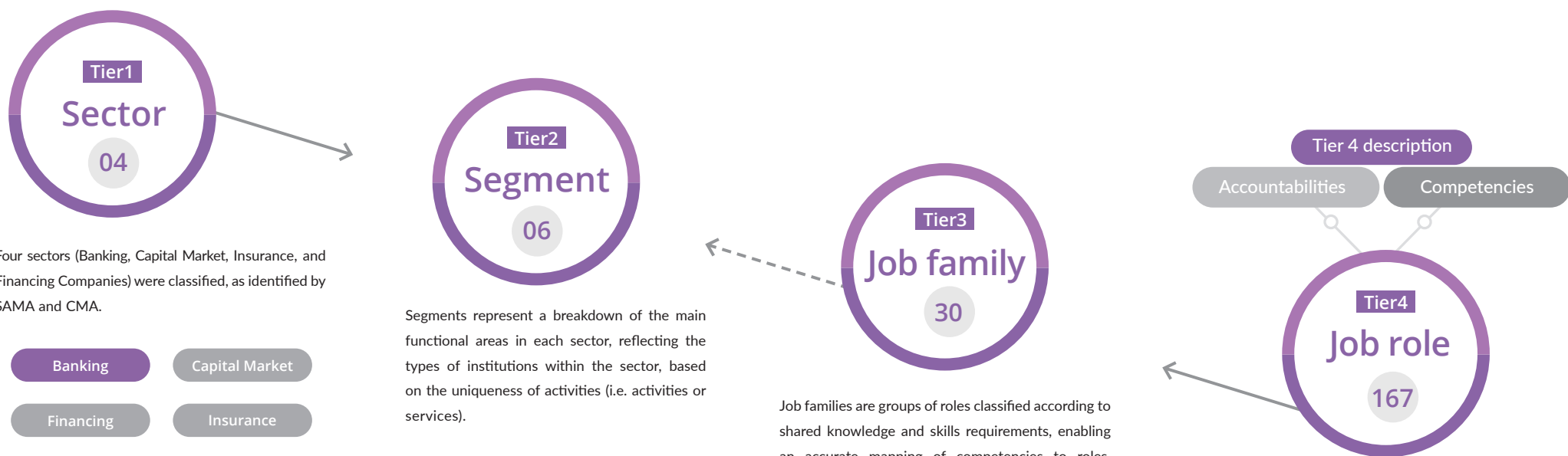
Framework structure

Reflects the market structure and typical roles found in the market as the following:

- Four sectors were classified, as identified by SAMA and CMA: Banking, Capital Market, Insurance, and Financing.
- Segments represent a breakdown of the main functional areas in each sector, based on the uniqueness of activities.
- Job families are groups of roles classified according to shared knowledge and required skills.
- Job roles represent the typical roles found in each job family.

The FS Competency Framework Structure

Will follow a 4 tier architecture, reflecting the market structure and typical roles found in the market, with a description at the most bottom tier.

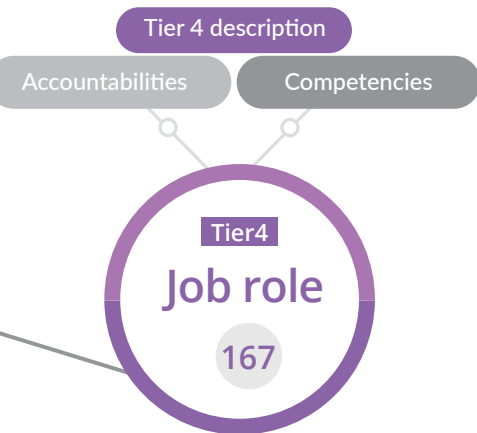


Four sectors (Banking, Capital Market, Insurance, and Financing Companies) were classified, as identified by SAMA and CMA.

- Banking
- Capital Market
- Financing
- Insurance

Segments represent a breakdown of the main functional areas in each sector, reflecting the types of institutions within the sector, based on the uniqueness of activities (i.e. activities or services).

Job families are groups of roles classified according to shared knowledge and skills requirements, enabling an accurate mapping of competencies to roles. Job families are mapped to one or more segments, reflecting the segment needs and market practices, highlighting similarities or differences between segments and sectors. Certain job families designated as cross sector will be mapped to all segments (e.g. Risk management, Compliance, Customer care, and Product development).



Job roles represent the typical roles found in each job family, which will allow accurate mapping of competencies, and facilitates career paths identification based on competency development. Job role descriptions provides the FS market with a strong standardised tool to match professional skills and expose FS professionals to new job opportunities. Mapping competencies to roles will facilitate career development, for the upskilling and reskilling in accordance with the changing market requirements.

Breakdown —————> Mapping ----->



Banking

Professional Competency Framework
for The Saudi Financial Industry

Framework Structure

The FS competency framework structure

Banking Segments



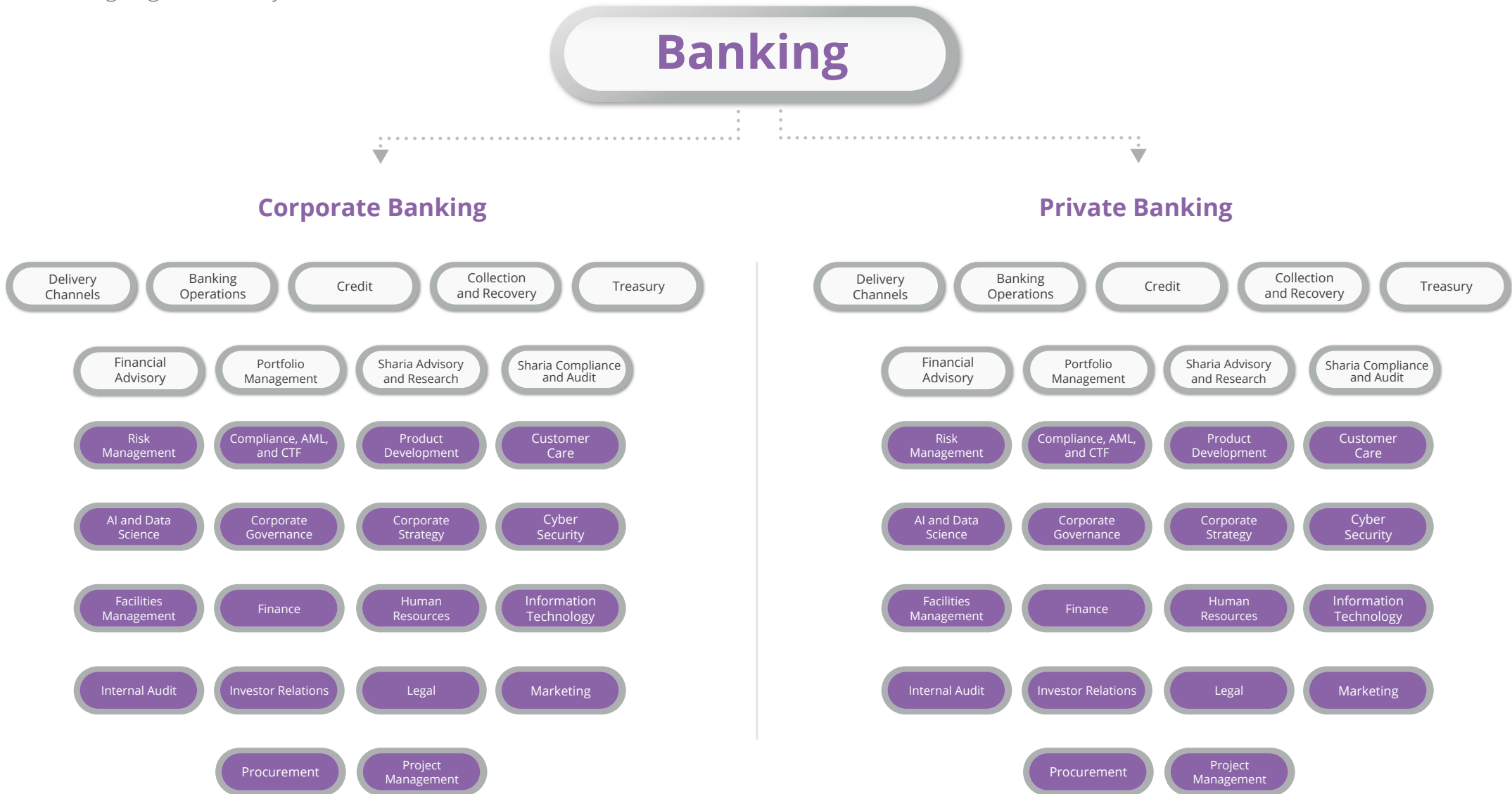


Segment Definition

Segment Code B01 Segment Title Corporate Banking	Corporate banking is the tailor-made financial services that financial institutions offer to corporations in the context of corporate financing and raise capital. Corporate banking is a specialised division of a commercial bank that offers various banking solutions, such as credit management, asset management, cash management, and underwriting to large corporations as well as to small and medium-sized enterprises (SMEs).
Segment Code B02 Segment Title Credit Bureau	Credit Bureaus collect consumer and commercial credit information making it available to respective banks or individuals in form of credit reports enabling the assessment of creditworthiness of borrowers.
Segment Code B03 Segment Title Payment Systems	Payment system is any system used to settle financial transactions through the transfer of monetary value. This includes the institutions, instruments, people, rules, procedures, standards, and technologies that make it exchange possible.
Segment Code B04 Segment Title Private Banking	Private banking is banking, investment and other financial services provided by banks to high-net-worth individuals (HNWIs) with high levels of income or sizable assets. The main purpose of these banks is to provide these individuals, with options that suit their needs of investing their financial assets (wealth management).
Segment Code B05 Segment Title Retail Banking	Retail banking - also known as consumer banking - is the provision of services by a bank to the general public, rather than to companies, corporations or other banks. Services offered include savings and checking accounts, mortgages, personal loans, debit/credit cards and certificates of deposit (CDs).
Segment Code B06 Segment Title SME Banking	SME finance is the funding of small and medium-sized enterprises, and represents a major function of the general business finance market in which capital for different types of firms are supplied, acquired, and costed or priced. Capital is supplied through the business finance market in the form of bank loans and overdrafts, leasing and hire-purchase arrangements, equity/corporate bond issues, venture capital or private equity, asset-based finance such as factoring and invoice discounting, and government funding in the form of grants or loans.

The FS Competency Framework Structure

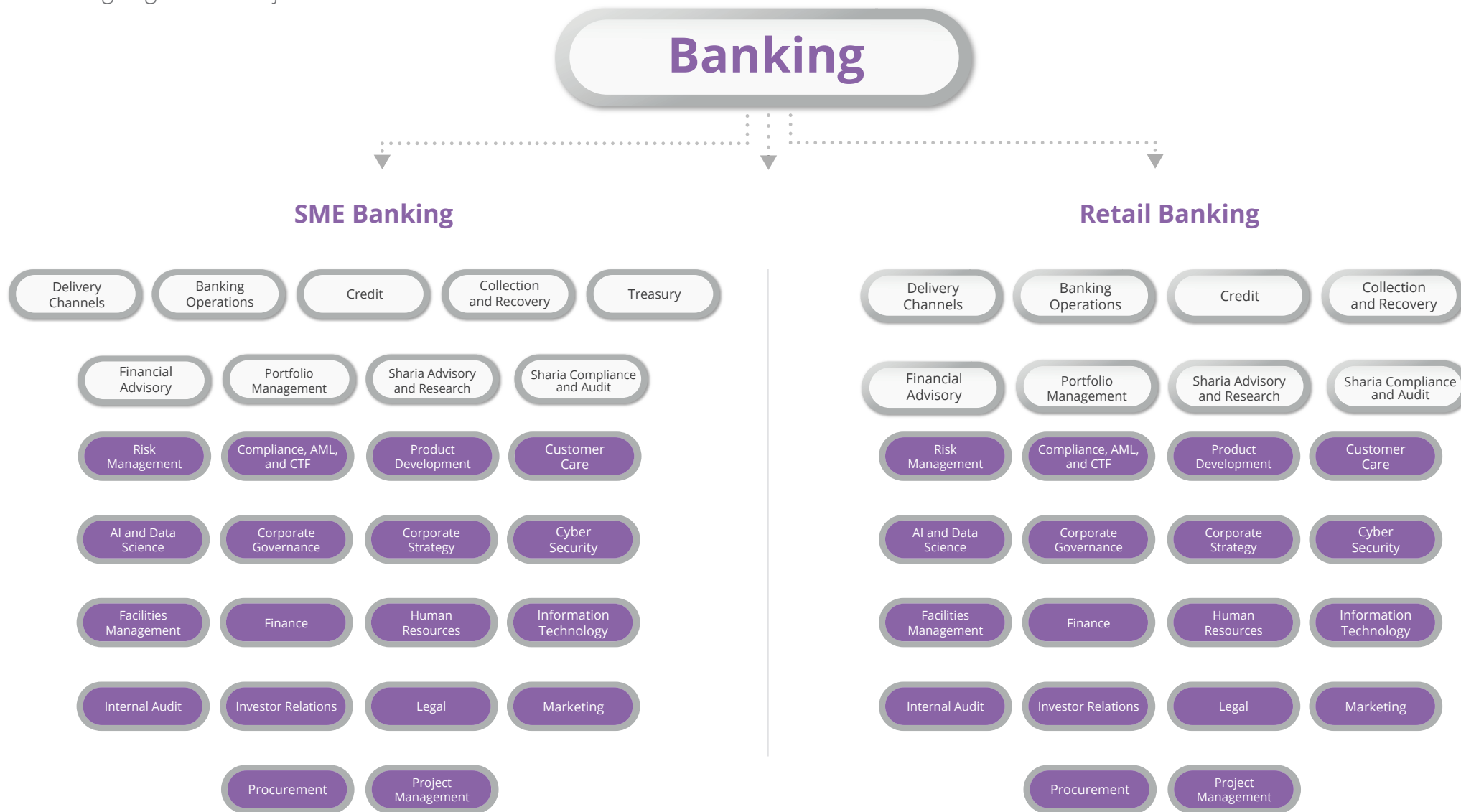
Banking Segments and job families





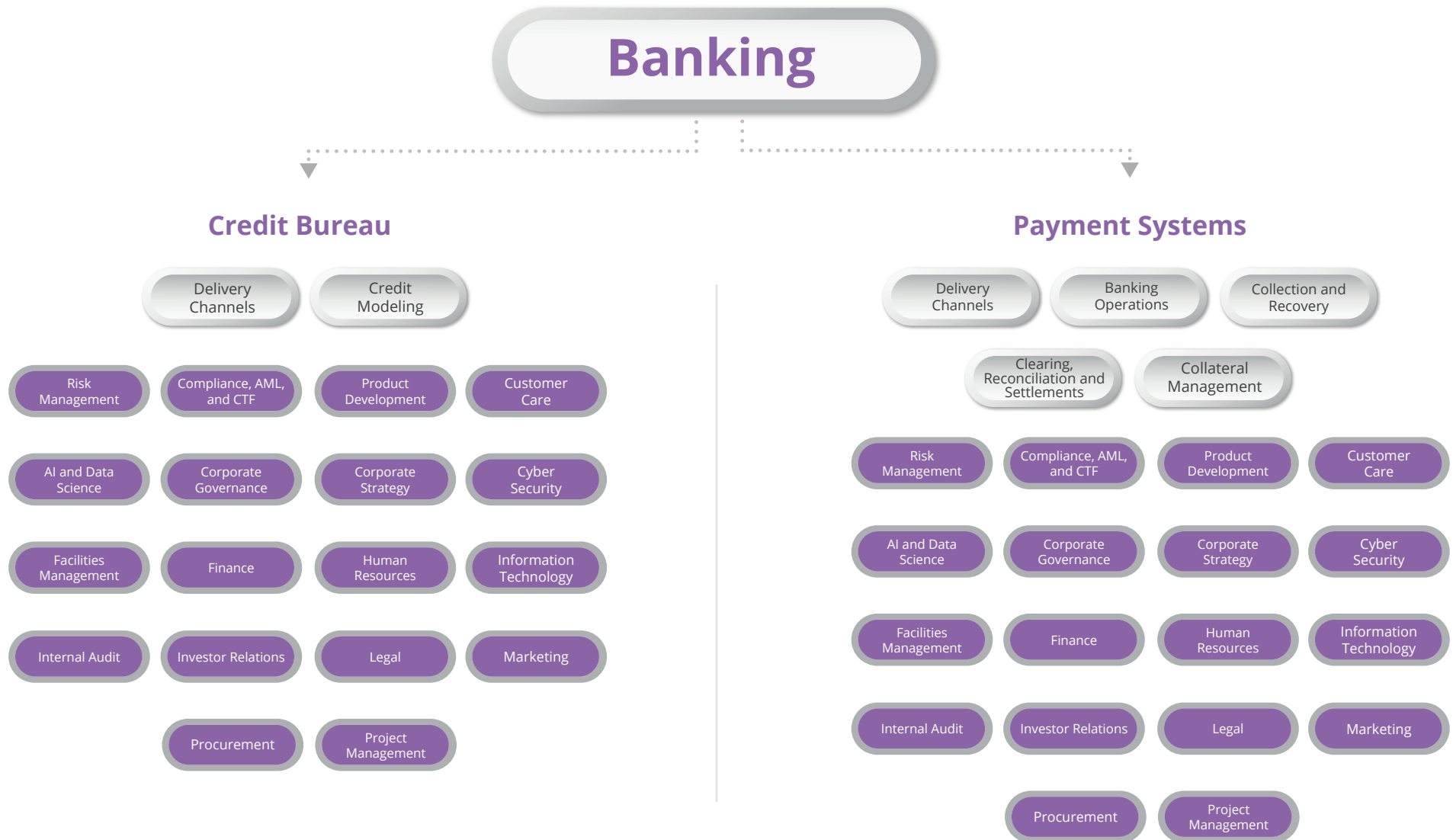
The FS Competency Framework Structure

Banking Segments and job families



The FS Competency Framework Structure

Banking Segments and job families





Job Family Definition

 Job Family Code
DC

 Job Family
Delivery Channels

Provide delivery of banking services through channels ranging from traditional bank branches to the modern service delivery formats (Automated Teller Machines [ATM's], Mobile Banking or Phone Banking, Internet Banking/ E-Banking, and Self Service Banking).

 Job Family Code
BO

 Job Family
Banking Operations

Provide operations services to support the businesses in a timely, efficient manner and while managing day-to-day operational risk. Major functional areas include: remittances, payments and cash management for all currencies; centralised clearing and back-office activities for account opening, loans administration and collateral rights documentation as well as collateral insurance, etc., trade finance, letters of credit and letters of guarantee, custody services back office, asset management back office, IPO and corporate transactions operations, treasury back office, syndicated loans, and tracking receipts and payments for reconciliation. Takes responsibility for initiatives in operational centralisation, straight-through processing (STP), automation, process reengineering/restructuring.

 Job Family Code
CT

 Job Family
Credit

Analyse the overall financial strength and repayment capability. Conduct research and prepares reports for both internal and external purposes. Compare credit information to the credit performance of consumers/businesses with similar profiles. Use a credit scoring system to award points for each factor that helps predict who is most likely to repay a debt. Responsible for authorising credit exposure relating to traditional or complex financing activities. Analyse and review financial information pertinent to potential borrowers, where the organisation is considering secured/unsecured lending. Implement the company's credit policy; credit policy decisions are made by the Risk Management Function.

 Job Family Code
CR

 Job Family
Collection and Recovery

Identify and recovers debts due to the organisation. Collect both secured and unsecured debts that are in arrears. Contact customers with delinquent accounts and warns them that failure to pay will result in court proceedings. Improve recovery systems and collection tools in order to match business growth by keeping delinquency ratios within acceptable standard levels.


Job Family Definition

 Job Family Code
TR


 Job Family
Treasury

Provide customers with trading services in local, regional and international markets across all securities and treasury-related products. Main activities include: market research and analysis, asset and liability management of foreign and local currency balance sheet (funding and gapping activity of the balance sheet; hedging and trading interest rate and foreign exchange exposure); financial markets and treasury sale (provides treasury services to major regional and international clients and day-to-day treasury product requirements such as commodities, equities, fixed income, FX, money market (MM), derivatives, and interest rate products, E-commerce solutions, and prime brokerage). Develop and provides hedging solutions for clients (Corporate, Institutional, SWF's and Government) in their exposure to all asset classes and enhanced return solutions for clients seeking to yield; and conducts investment and trading activities.

 Job Family Code
FA


 Job Family
Financial Advisory

Assess clients' financial situation. Conducts economic and financial market research. Suggest and renders financial services to clients based on their financial situation. Provide clients with financial products and services in different financial services fields. Create financial plans for clients and develop Investment strategies. Educate individuals on Financial products, investment, and general financial awareness.

 Job Family Code
PM

 Job Family
Portfolio Management

Perform constant review on loan portfolio, manage and control credit process inherent risks, manage loans performance, define portfolio segmentation and diversification.

 Job Family Code
RM

 Job Family
Risk Management

Develop, recommend and implement controls and cost-effective approaches to minimise the organisation's risks effects. Identifies and analyses potential sources of loss to minimise risk and estimates the potential financial consequences of an occurring loss. Develop and implements risk procedures (including operational risk). Perform a continual cyclic process which includes risk assessment, risk decision making, and implementation of risk controls, which results in acceptance, mitigation, or avoidance of risk.



Job Family Definition

 Job Family Code
CO

 Job Family
**Compliance, AML,
and CTF**

Ensure that the organisation conducts business in compliance with ethical business practices, company policies and all applicable regulatory requirements and best practices. Prepare documentation to financial regulatory authorities and manages the relationship with them. Develop compliance reporting both internally and for the regulators. Prevent, investigate and control actual and potential criminal activity. Develop and maintains compliance policies and procedures and assesses business units against them.

Develop, recommend and implement processes and controls to ensure firms and/or business unit compliance with overall rules and regulations. Monitor and analyse transactions to ensure appropriateness of activities. Advise on non-compliance impact and implications to all functions. Ensure employees have received appropriate testing and qualifications related to compliance regulations. Investigates, prosecutes and adjudicates terrorist financing through the provision of specialised training on issues related to special investigation techniques. Raise the compliance culture with the regulations, instructions, and codes of conduct through presenting proposals, and recommendations of compliance.

Monitor customer and transactional records to identify unauthorised transactions and fraudulent accounts.

 Job Family Code
PD

 Job Family
Product Development

Develop and evaluates products, and makes enhancements to existing products. Appraise new product ideas and determines their potential to address client's needs and achieve goals in revenue growth and market share. Identify and develops new market segments for current products to meet customers' needs effectively.

 Job Family Code
CC

 Job Family
Customer Care

Provide new and existing customers with the best possible service in relation to billing inquiries, service requests, suggestions and complaints for the purpose of increasing customer satisfaction. Includes Call Centre - Outbound, Call Centre/Customer Service, and E-Channels Customer Service. Reports periodically on quality of service and customer satisfaction.

Job Family Definition

 Job Family Code
CE


 Job Family
Credit Modelling

Gather data on repayment of consumer and corporate from different eligible sources. Identify credit modelling requirements and determine variables for predicted outcome. Develops factors weights according to the importance of the risk predictors. Develop the statistical analysis credit models. Generates credit scoring reports.

 Job Family Code
CS

 Job Family
**Clearing, Reconciliation
and Settlements**

Perform clearing activities and related settlement of securities and derivatives including FX and commodities, reconciliations, and processing of asset servicing. Clearing trades involves looking at the records made by the traders when they buy and sell shares or other financial products, and checking that they match the records kept by the people from whom or to whom the shares were bought or sold (the counterparties). Settlements cover everything from preparing the documentation required for a sale, to making sure the firm has been paid for all the shares it has sold and bought.

 Job Family Code
CM

 Job Family
Collateral Management

Ensure the collateral value sufficiently cover the debt. Manages the collateral, safeguard tangible and intangible assets pledged. Responsible for taking control of the property when a loan-borrower is unable to make full principal and interest payments on their Loan. Responsible for collateral liquidation in case of default and collateral termination when debt is settled. Follow up on repossession procedure until court ruling and repossession execution.



Job Family Definition

 Job Family Code
SA

 Job Family
**Sharia Advisory
and Research**

Review and audit business activities policies and procedures with relation to Sharia and ensure compliance with the Sharia board decisions.

 Job Family Code
SC

 Job Family
**Sharia Compliance
and Audit**

Provide Sharia related researches and advise to support the financial institution's Sharia compliant activities.


 Job Family Code
MA

 Job Family
Marketing

Plan, direct and coordinate the organisation's marketing activities to fulfill the gap through advertising, selling, sponsorships, and promoting products to consumers or other businesses. Define, maintain and position the organisation's brand image. Manage the planning and execution of market research to ensure proper return on investment. Represent the organisation externally in marketing related matters. Plan, coordinate and manage marketing campaigns and initiatives. Monitor and manage digital media activities and create content for the organisation communications channels. Develop marketing strategies, objectives and plans in line with the organisation's overall strategy and objectives.

Job Family Definition

 Job Family Code
DS

 Job Family
AI and Data Science

Utilization a mixture of tools and capabilities that will enable the organisation with proper automated business solutions. Design, implement and maintain business intelligence and data analysis to provide business insights

 Job Family Code
CG

 Job Family
Corporate Governance


Implement structures and processes that are designed to ensure balance the interests of a company's many stakeholders such as, shareholders, senior management executives, customers. Develop and maintain the governance framework, and ensure its compliance with requirements. Ensure adequacy of internal governance mechanisms as well as the efficiency of internal processes across all functions to maintain and enhance a robust governance culture.

 Job Family Code
CP

 Job Family
Corporate Strategy

Plan and direct strategy activities in an organisation such as, coordinating strategy, managing organisation strategy and developing business plans. Analyse and assess what is necessary for the organisation to meet its goals and objectives. Convert strategic objective into measurable goals and distribute them among different functions taking in consideration other functions' inputs. Lead the process of strategic planning that includes the development of main planning. Develop different tools to measure and maintain progress in accordance with the strategy including but not limit to balance scorecard. Supervise the implementation of the strategy and report accordingly. Develop market insights and conduct research activities.

 Job Family Code
CY

 Job Family
Cyber Security

Cybersecurity is the protection of networks, IT systems, operational technologies systems and their components of hardware and software, their services and the data they contain, from any penetration, disruption, modification, access, use or unauthorised exploitation. The concept of cybersecurity also includes information security and digital security*.

* According to the Royal Decree number 6801, dated 11/2/1439H.



Job Family Definition

 Job Family Code
FM

 Job Family
Facilities Management


Design and maintain physical assets to ensure functionality, comfort, safety and efficiency of the environment by integrating people, place, process and technology. Plan the maintenance, cleaning schedules and daily activities of the facilities including current and future physical sites, and layouts. Develop policies to ensure health, safety and maintain healthy environment standards.

 Job Family Code
FI

 Job Family
Finance

Manages all financial aspects of the organisation. Direct and coordinate financial activities that include financial control and treasury management. Financial Control includes: accounting control, financial planning and reporting, zakat and tax and accounting. Treasury Management includes: Liquidity Management, Investment, Banking relationship and foreign exchange.

 Job Family Code
HR

 Job Family
Human Resources

Oversee all aspects of employees' life cycle from onboarding to off boarding in an organisation. The scope of work includes the following disciplines, organisational development, operations, talent acquisition, talent development and management. The aim of human resource disciplines is to support in achieving the organisation's strategy by attracting, engaging, developing and retaining talents, establishing a healthy work environment and complying with labor law.

 Job Family Code
IT

 Job Family
Information Technology

Manage operations; provide technical support and maintenance of IT solutions and components. Plan and analyse business requirements and acquire business solutions (Build/buy), while taking into consideration procedures, plans and models. Promote a culture of IT governance and enterprise architecture to monitor IT controls. Participate in implementation of recovery and business continuity plans.

Job Family Definition

 Job Family Code
IA

 Job Family
Internal Audit

Independent and objective function aimed to enhance internal controls to achieve organisation objectives based on organisational risks. Monitor the proper use of resources to reach the defined goals and objectives. Provide recommendations and advice based on reviews, analyses and assessments of data and business processes. Perform full audit cycle starting from the audit plan end to the reporting to audit committee.

 Job Family Code
IR

 Job Family
Investor Relations

Manage and communicate information to investors regarding an organisation's operations, financial standing and strategy. Maintain the organisation's most up-to-date information with regard to its operational and financial performance reports. Handle inquiries from shareholders, investors or potential investors to make an informed judgement about the fair value and appropriate ownership of the organisation. Provide the organisation with feedback from investors and the market regarding operations, financial standing and strategy.

 Job Family Code
LE

 Job Family
Legal

Represent and advice organisations in different legal matters such as, contract management, transactions, client claims, litigation, employment law, collection, bankruptcy, policies and procedures ...etc. Draft contracts and follow up letters for clients in case of delinquencies. Manage legal transactions, draft legal forms and prosecute law cases. Provide consultation on legal transactions, claim liability, legal rights and obligations. This includes providing reports on different legal matters. Support the organisation on strategic decision making.



Job Family Definition

 Job Family Code
PR

 Job Family
Procurement

Direct and manage the procurement activities for an organisation effectively and efficiently. Manage the execution of contracts and billing associated with contracts, delivery of goods and services and daily procurement activities. This includes managing relationships with different vendors/end users. Supervise receiving goods and services from merchants and suppliers. Manage centralised procurement process via competitive bidding, reverse auction and tendering.

 Job Family Code
PA

 Job Family
Project Management

Manage projects and programs within the organisation and maintain project management standards. Initiate, plan, execute, control, and close a process to achieve specific goals and meet specific success criteria at the specified time and budget. Promote and improve project and program management practices. Prepare regular project status reports.

Sharia Board:

Advise and certify financial products of financial institutions as being Sharia-compliant in accordance with Islamic law. Reviews the operations of their financial institution to make sure they comply with the Sharia. Answer questions and provide fatwa to the institution's staff on whether or not some proposed financial transactions or products follow the Sharia.

JOP ROLE DESCRIPTION

The background is a deep blue gradient with various geometric and abstract elements. In the top right, there are several glowing, multi-colored lines (green, orange, pink) that curve and loop. In the bottom right, there is a stack of five overlapping, semi-transparent squares in shades of light blue and white. The overall aesthetic is clean, modern, and tech-oriented.



Introduction

Job Role Description

Job role descriptions provide the Financial Sector with a strong standardised tool to match professional skills and expose Financial Sector professionals to new job opportunities. Each job role description includes the job role title, job family, and corresponding codes as well as:

- 4-6 competencies.
- 3 core competencies, shared by all job roles in the same sector.
- Technical competencies, mapped based on skills needed for successful performance.
- Behavioural competencies, mapped based on the nature and level of the job role.

Banking

Job Role Discription





Banking Job Families and Job Role Breakdown

 Job Family Code
BBO

 Job Family
Banking Operations

Job role rank	Job role code	Job role	Page
5	BBO50	Head of Banking Operations	59
4	BBO40	Banking Operations Manager	60
3	BBO30	Banking Operations Team Lead	61
2	BBO20	Banking Operations Officer	62
1	BBO10	Banking Operations Administrator	63

Banking Job Families and Job Role Breakdown


 Job Family Code
BCC

 Job Family
Customer care

Job role rank	Job role code	Job role	Page
5	BCC50	Head of Customer Care	64
4	BCC40	Customer Care Manager	65
3	BCC30	Senior Customer Care Specialist	66
1	BCC10	Customer Care Associate	67



Banking Job Families and Job Role Breakdown

 Job Family Code
BCE

 Job Family
Credit Modelling

Job role rank	Job role code	Job role	Page
5	BCE50	Head of Credit Modelling	68
4	BCE40	Credit Modelling Manager	69
3	BCE30	Senior Credit Modelling Specialist	70
2	BCE20	Credit Modelling Analyst	71

Banking Job Families and Job Role Breakdown



Job Family Code
BCG



Job Family
Corporate Governance

Job role rank	Job role code	Job role	Page
5	BCG50	Head of Corporate Governance	72
4	BCG40	Corporate Governance Manager	73
3	BCG30	Senior Corporate Governance Specialist	74
2	BCG20	Corporate Governance Analyst	75



Banking Job Families and Job Role Breakdown

 Job Family Code
BCM

 Job Family
Collateral Management

Job role rank	Job role code	Job role	Page
5	BCM50	Head of Collateral Management	76
4	BCM40	Collateral Manager	77
2	BCM20	Collateral Management Specialist	78

Banking Job Families and Job Role Breakdown



Job Family Code
BCO



Job Family
Compliance, AML, and CTF

Job role rank	Job role code	Job role	Page
5	BCO50	Head of Compliance and anti-money laundering	79
4	BCO42	AML Manager	80
	BCO41	Compliance Manager	81
3	BCO30	Senior Compliance Specialist	82
2	BCO22	AML Officer	83
	BCO21	Compliance Officer	84
1	BCO10	Compliance Administrator	85



Banking Job Families and Job Role Breakdown

 Job Family Code
BCP

 Job Family
Corporate Strategy

Job role rank	Job role code	Job role	Page
5	BCP50	Head of Corporate Strategy	86
4	BCP40	Corporate Strategy Manager	87
3	BCP30	Senior Corporate Strategy Specialist	88
2	BCP20	Corporate Strategy Specialist	89

Banking Job Families and Job Role Breakdown

 Job Family Code
BCR

 Job Family
Collection and Recovery

Job role rank	Job role code	Job role	Page
5	BCR50	Head of Collection and recovery	90
4	BCR40	Collection Manager	91
3	BCR30	Senior Collection Specialist	92
2	BCR20	Collection Officer	93



Banking Job Families and Job Role Breakdown



Job Family Code
BCS



Job Family
Clearing, Reconciliation and Settlements

Job role rank	Job role code	Job role	Page
5	BCS50	Head of Clearing and Settlements	94
4	BCS40	Clearing and Settlements Manager	95
2	BCS20	Clearing and Settlements Specialist	96
1	BCS10	Clearing and Settlements Administrator	97

Banking Job Families and Job Role Breakdown

 Job Family Code
BCT

 Job Family
Credit

Job role rank	Job role code	Job role	Page
5	BCT50	Head of Credit	98
4	BCT40	Credit Manager	99
3	BCT30	Credit Supervisor	100
2	BCT20	Credit Specialist	101
1	BCT10	Credit Administrator	102



Banking Job Families and Job Role Breakdown

 Job Family Code
BCY

 Job Family
Cyber Security

Job role rank	Job role code	Job role	Page
5	BCY50	Head of Cyber Security	103
4	BCY40	Cyber Security Manager	104
3	BCY30	Senior Cyber Security Specialist	105
2	BCY20	Cyber Security Specialist	106

Banking Job Families and Job Role Breakdown

 Job Family Code
BDC

 Job Family
Delivery Channels

Job role rank	Job role code	Job role	Page
5	BDC50	Head of Delivery Channels	107
4	BDC42	Alternative Channel Manager	108
	BDC41	Branch Manager	109
3	BDC30	Alternative Channel Team leader (channel specialisation)	110
2	BDC22	Alternative Channel specialist	111
	BDC21	Senior Teller	112
1	BDC10	Teller	113



Banking Job Families and Job Role Breakdown

 Job Family Code
BDS

 Job Family
AI and Data Science

Job role rank	Job role code	Job role	Page
5	BDS50	Head of Data Science	114
4	BDS40	Data Science Manager	115
3	BDS30	Senior Data Science Analyst	116
2	BDS20	Data Science Analyst	117
1	BDS10	Data Science Associate	118

Banking Job Families and Job Role Breakdown

 Job Family Code
BFA

 Job Family
Financial Advisory

Job role rank	Job role code	Job role	Page
5	BFA50	Head of Financial Advisory	119
4	BFA40	Financial Advisory Manager	120
3	BFA30	Financial Advisor	121
2	BFA20	Financial Analyst	122



Banking Job Families and Job Role Breakdown

 Job Family Code
BFI

 Job Family
Finance

Job role rank	Job role code	Job role	Page
5	BFI50	Head of Finance	123
4	BFI43	Zakat and Tax Manager	124
	BFI42	Asset Liability Management Manager	125
	BFI41	Financial Control Manager	126
3	BFI33	Senior Zakat and Tax Specialist	127
	BFI32	Asset Liability Management Supervisor	128
	BFI31	Senior Finance Specialist	129
2	BFI23	Zakat and Tax specialist	130
	BFI22	Asset Liability Management Specialist	131
	BFI21	Finance Specialist	132

Banking Job Families and Job Role Breakdown



Job Family Code
BFM




Job Family
Facilities Management

Job role rank	Job role code	Job role	Page
5	BFM50	Head of Facilities Management	133
4	BFM40	Facilities Management Manager	134
3	BFM30	Facilities Management Supervisor	135
2	BFM20	Facilities Management Specialist	136
1	BFM10	Facilities Administrator	137



Banking Job Families and Job Role Breakdown

 Job Family Code
BHR

 Job Family
Human Resources

Job role rank	Job role code	Job role	Page
5	BHR50	Head of Human Resources	138
4	BHR44	Talent Acquisition Manager	139
	BHR43	Organisational Development Manager	140
	BHR42	Learning and Development Manager	141
	BHR41	Human Resources Operations Manager	142
	BHR34	Senior Talent Acquisition Specialist	143
3	BHR33	Senior Organisational Development Specialist	144
	BHR32	Senior Learning and Development Specialist	145
	BHR31	Senior Human Resource Operations Specialist	146
	BHR24	Talent Acquisition Specialist	147
2	BHR23	Organisational Development Specialist	148
	BHR22	Learning and Development Specialist	149
	BHR21	Human Resource Operations Specialist	150
1	BHR14	Talent Acquisition Coordinator	151
	BHR12	Learning and Development Administrator	152
	BHR11	Human Resource Operations Administrator	153

Banking Job Families and Job Role Breakdown


 Job Family Code
BIA

 Job Family
Internal Audit

Job role rank	Job role code	Job role	Page
5	BIA50	Head of Internal Audit	154
4	BIA40	Internal Audit Manager	155
3	BIA30	Internal Audit Team Lead	156
2	BIA20	Internal Audit specialist	157
1	BIA10	Internal Audit Associate	158




Banking Job Families and Job Role Breakdown

 Job Family Code
BIR

 Job Family
Investor Relations

Job role rank	Job role code	Job role	Page
5	BIR50	Head of Investor Relations	159
4	BIR40	Investor Relations Manager	160
3	BIR30	Senior Investor Relations Analyst	161
2	BIR20	Investor Relations Analyst	162
1	BIR10	Investor Relations Associate	163

Banking Job Families and Job Role Breakdown

 Job Family Code
BIT

 Job Family
Information Technology

Job role rank	Job role code	Job role	Page
5	BIT50	Head of Information Technology	164
	BIT44	Network and Infrastructure Manager	165
4	BIT43	IT Development Manager	166
	BIT42	IT Governance Manager	167
	BIT41	IT Operations Manager	168
	BIT34	Senior Network and Infrastructure Engineer	169
3	BIT33	Senior IT Development Specialist	170
	BIT32	Senior IT Governance Specialist	171
	BIT31	IT Operations Team Lead	172
	BIT24	Network and Infrastructure Engineer	173
2	BIT23	IT Development Specialist	174
	BIT22	IT Governance Analyst	175
	BIT21	IT Operations Specialist	176
1	BIT14	Network and Infrastructure Technician	177
	BIT11	IT Support Administrator	178



Banking Job Families and Job Role Breakdown

 Job Family Code
BLE

 Job Family
Legal

Job role rank	Job role code	Job role	Page
5	BLE50	Head of Legal	179
4	BLE40	Legal Manager	180
3	BLE30	Senior Legal Specialist	181
2	BLE20	Legal specialist	182

Banking Job Families and Job Role Breakdown

 Job Family Code
BMA

 Job Family
Marketing

Job role rank	Job role code	Job role	Page
5	BMA50	Head of Marketing	183
4	BMA40	Marketing Manager	184
3	BMA30	Senior Marketing Specialist	185
2	BMA20	Marketing Specialist	186



Banking Job Families and Job Role Breakdown

 Job Family Code
BPA

 Job Family
Project Management

Job role rank	Job role code	Job role	Page
5	BPA50	Head of Project Management	187
4	BPA40	Portfolio Manager	188
3	BPA30	Program Manager	189
2	BPA20	Project Manager	190
1	BPA10	Project Coordinator	191

Banking Job Families and Job Role Breakdown


 Job Family Code
BPD

 Job Family
Product Development

Job role rank	Job role code	Job role	Page
5	BPD50	Head of Product Development	192
4	BPD40	Product Development Manager	193
3	BPD30	Product Development Supervisor	194
2	BPD20	Product Development Specialist	195
1	BPD10	Product Development Associate	196



Banking Job Families and Job Role Breakdown

 Job Family Code
BPM

 Job Family
Portfolio Management

Job role rank	Job role code	Job role	Page
5	BPM50	Head of Portfolio Management	197
4	BPM40	Portfolio Manager	198
3	BPM30	Assistant Portfolio Manager	199
2	BPM20	Portfolio Analyst	200

Banking Job Families and Job Role Breakdown

 Job Family Code
BPR

 Job Family
Procurement

Job role rank	Job role code	Job role	Page
5	BPR50	Head of Procurement	201
4	BPR40	Procurement Manager	202
3	BPR30	Senior Procurement Specialist	203
2	BPR20	Procurement Specialist	204
1	BPR10	Procurement Associate	205



Banking Job Families and Job Role Breakdown



Job Family Code
BRM



Job Family
Risk Management

Job role rank	Job role code	Job role	Page
5	BRM50	Head of Risk Management	206
4	BRM40	Risk Manager	207
3	BRM30	Senior Risk Specialist	208
2	BRM20	Risk Analyst	209
1	BRM10	Risk Associate	210

Banking Job Families and Job Role Breakdown



Job Family Code
BSA



Job Family
Sharia Advisory and Research

Job role rank	Job role code	Job role	Page
5	BSA50	Head of Sharia Advisory and Research	211
4	BSA40	Sharia Advisory and Research Manager	212
3	BSA30	Senior Sharia Advisory and Research Specialist	213
2	BSA20	Sharia Advisory and Research Specialist	214
1	BSA10	Sharia Advisory and Research Assistant	215



Banking Job Families and Job Role Breakdown

 Job Family Code
BSC

 Job Family
Sharia Compliance and Audit

Job role rank	Job role code	Job role	Page
5	BSC50	Head of Sharia Compliance and Audit	216
4	BSC40	Sharia Compliance and Audit Manager	217
3	BSC30	Senior Sharia Compliance and Audit Specialist	218
2	BSC20	Sharia Compliance and Audit Specialist	219
1	BSC10	Sharia Compliance and Audit Assistant	220

Banking Job Families and Job Role Breakdown

 Job Family Code
BTR

 Job Family
Treasury

Job role rank	Job role code	Job role	Page
5	BTR50	Head of Treasury	221
4	BTR40	Treasury Manager	222
3	BTR30	Treasury Supervisor	223
2	BTR20	Treasury Specialist	224
1	BTR10	Cash Flow Associate	225



Job role profile

Job family code

BBO

Job family title

Banking Operations

Job role code

BBO50

Job role title

Head of Banking Operations

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s operations function.

Approve and ensure implementation of banking operations function policies and procedures and ensure its efficiency.

Manage banking operations function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor banking operations function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to banking operations function.

Oversee operational procedures ensuring it caters for all banking transactions and guide the operations team in optimising the operating model.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T39	Operations	5
T36	Knowledge of Accounting	5
T38	Legal Knowledge	5
T10	Business Management	5
T17	Contract Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B04	Coaching and Developing Others	5
B10	Leading Change	5
B12	Negation and Persuasion Skills	5

Job role profile

Job family code
BBO

Job family title
Banking Operations

Job role code
BBO40

Job role title
Banking Operations Manager

Accountabilities

Manage the delivery of consistent, best-in-class banking operations and payment processing functions.

Oversee day-to-day operational support activities, and contribute to streamlining operations by drafting new procedures or providing updates to existing procedures as needed.

Contribute to the development of banking operations strategy.

Ensure operation standards are effective and meet regulatory expectation. Provide trend reporting on operational risk.

Lead or facilitate revenue generating or expense saving projects, in collaboration with other departments.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T39	Operations	4
T40	Planning	4
T36	Knowledge of Accounting	4
T38	Legal knowledge	4
T17	Contract Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B08	Decision Making	4
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B14	Problem Solving	4
B16	Strategic Thinking	4
B10	Leading Change	4
B13	People Management	4
B11	Motivation	4



Job role profile

Job family code

BBO

Job family title

Banking Operations

Job role code

BBO30

Job role title

Banking Operations Team Lead

Accountabilities

Oversee the processing and maintenance of bank's operations within the mandated schedule in an accurate and timely manner. Develop and test new tools, reports and technologies.

Act as an escalation to resolve complex banking operational issues.

Oversee performance and validation of all static data tasks, and ensure daily data capture allows for metrics analysis and operations coordination.

Build and maintain relationships with authorised third parties, and relevant departments internally, ensuring the quality of the service provided.

Write reports and presentations to guide operational decisions periodically.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T39	Operations	3
T36	Knowledge of Accounting	3
T54	Tech Savviness	3
T38	Legal knowledge	3
T17	Contract Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B01	Achievement Orientation	3
B04	Commitment and Accountability	3
B03	Attention to Details	3
B14	Problem Solving	3
B17	Teamwork	3
B15	Self-Development	3

Job role profile

Job family code
BBO

Job family title
Banking Operations

Job role code
BBO20

Job role title
Banking Operations Officer

Accountabilities

Perform start of day and end of day processes, generate daily reports capturing all types of operation activities.

Process and solve banking operational issues with relations to different activities such as managing deposits, transferring money between accounts, loans contracts review and disbursement of loans, etc.

Coordinate with relevant departments to facilitate daily work internally, and provide support in middle and back office operations.

Conduct audits on operations and procedures to ensure compliance regulations and organisational policies and procedure.

Flag errors in accounts, follow up with relevant department to ensure a timely reconciliation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T39	Operations	2
T25	Data Management	2
T54	Tech Savviness	2
T36	Knowledge of Accounting	2
T38	Legal knowledge	2
T17	Contract Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B02	Adaptability	2
B17	Teamwork	2
B05	Commitment and Accountability	2
B14	Problem Solving	2
B15	Self-Development	2



Job role profile

Job family code

BBO

Job family title

Banking Operations

Job role code

BBO10

Job role title

Banking Operations Administrator

Accountabilities

Process bank transactions (cash transactions, credit payments, cheque payments, issuing letters of credit, closing of loans...) in an accurate and timely manner.

Provide administrative support internally, facilitate the processing of paperwork, and ensure all documentation complies with regulations and policies and procedures.

Verify customer data, review, maintain and update databases.

Assist customers or authorised third parties (suppliers and partners), handle general inquiries and escalate communication internally for more complex issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T39	Operations	1
T25	Data Management	1
T54	Tech Savviness	1
T36	Knowledge of Accounting	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B03	Attention to Details	1
B01	Achievement Orientation	1
B02	Adaptability	1
B06	Communication Skills	1

Job role profile

Job family code
BCC

Job family title
Customer Care

Job role code
BCC50

Job role title
Head of Customer Care

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's customer care function.

Approve and ensure implementation of customer care function policies and procedures and ensure its efficiency.

Manage customer care function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor customer care function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to customer care function.

Oversee quality of sales services and cross-selling while monitoring fiduciary responsibilities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T23	Customer Management	5
T46	Relationship Management	5
T10	Business Management	5
T21	Customer Acceptance Checking and On Boarding	5
T27	Digital Customer Experience Design	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BCC

Job family title
Customer Care

Job role code
BCC40

Job role title
Customer Care Manager

Accountabilities

Develop and oversee implementation of customer care policies, procedures and systems ensuring customer satisfaction of all delivered services.

Manage customer relationships for existing customers and prospects, creating good relations and keeping customer updated.

Develop and improve after sales services and coordinate cross-selling to optimise client experience while implementing fiduciary responsibilities.

Analyse customer service data to determine the level of customer satisfaction and design quality assurance programmes.

Oversee investigations of complex or long standing customer complaints and provide guidance to solve issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T22	Customer Focus	4
T23	Customer Management	4
T46	Relationship Management	4
T03	Anti-Money Laundering	4
T21	Customer Acceptance Checking and On boarding	4
T27	Digital Customer Experience Design	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B13	People Management	4
B10	Leading Change	4

Job role profile

Job family code
BCC

Job family title
Customer Care

Job role code
BCC30

Job role title
Senior Customer Care Specialist

Accountabilities

Maintain strong customer relationships and ensure smooth account operations and observe fiduciary responsibilities.

Coordinate with internal departments such as sales, channels, operations, and others and provide feedback on service-level agreements and account maintenance tasks.

Validate customers opportunities before referring them to the appropriate channel.

Resolve complaints/issues in an accurate and timely manner by coordinating between customers and management or other channels when necessary.

Conduct customer satisfaction surveys and submit customer experience report.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T22	Customer Focus	3
T23	Customer Management	3
T46	Relationship Management	3
T03	Anti-Money Laundering	3
T21	Customer Acceptance Checking and On Boarding	3
T54	Tech Savviness	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communication Skills	3
B14	Problem Solving	3
B03	Attention to Details	3
B17	Teamwork	3
B02	Adaptability	3
B05	Commitment and Accountability	3
B11	Motivation	3
B15	Self-Development	3



Job role profile

Job family code
BCC

Job family title
Customer Care

Job role code
BCC10

Job role title
Customer Care Associate

Accountabilities

Respond to customers via different channels and make regular contact for updating existing customers and prospects acting as the first point of contact.

Keep records of interactions with customers, and perform relevant administrative duties.

Maintain customer database and update periodically.

Promote financial services products and services.

Follow up for open tickets and coordinate with concerned departments for timely resolution.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T22	Customer Focus	1
T23	Customer Management	1
T46	Relationship Management	1
T03	Anti-Money Laundering	1
T27	Digital Customer Experience Design	1
T54	Tech Saviness	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1

Job role profile

Job family code
BCE

Job family title
Credit Modelling

Job role code
BCE50

Job role title
Head of Credit Modelling

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's credit modelling function.

Approve and ensure implementation of credit modelling function policies and procedures and ensure its efficiency.

Manage credit modelling function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor credit modelling function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to credit modelling function.

Oversee and approve data sources negotiations and data acquisition deals ensuring organisation's strategy and standards are met.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T20	Credit Principles	5
T37	Knowledge of the Economy	5
T52	Statistics Knowledge	5
T10	Business Management	5
T18	Corporate Finance	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BCE

Job family title
Credit Modelling

Job role code
BCE40

Job role title
Credit Modelling Manager

Accountabilities

Develop the credit modelling function policies and procedures including the use of credit modelling technology and big data management systems.

Validate consistency and accuracy of credit models developed and applied, calibrate to improve accuracy, and ensure their compliance to regulations and organisation standards.

Ensure reflection of credit modelling trends, machine learning, and relevant regulations onto the newly developed models to improve effectiveness and ensure compliance.

Determine data sources, negotiate and establish data acquisition deals ensuring organisation's strategy and standards are met.

Monitor the performance of credit models and ensure proper implementation and efficiency.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T20	Credit Principles	4
T37	Knowledge of the Economy	4
T52	Statistics Knowledge	4
T40	Planning	4
T19	Credit Facilities and Structure Assessment	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B16	Strategic Thinking	4

Job role profile

Job family code
BCE

Job family title
Credit Modelling

Job role code
BCE30

Job role title
Senior Credit Modelling Specialist

Accountabilities

Develop the statistical analysis credit models according to clients needs taking into account the changing factors that determine an accurate credit score.

Calculate individuals and corporate scoring based on payment record, frequency of payments, amount of debts, credit charge-offs, etc.... to evaluate their credit worthiness.

Utilise statistical analysis excluding subjective factors to ensure consistency of data and accuracy of the modelling factors to make the process fair, transparent and protect consumers.

Develop factors weights according to the importance of the risk predictors, and ensure accurate input into the model.

Generate different types of credit scoring reports ensuring accuracy and compliance to protection and secrecy regulations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T20	Credit Principles	3
T37	Knowledge of the Economy	3
T52	Statistics Knowledge	3
T18	Corporate Finance	3
T25	Data Management	3
T02	Analytics / Decision Sciences	3
T24	Data Collection and Analysis	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B01	Achievement Orientation	3
B03	Attention to Details	3
B14	Problem Solving	3
B15	Self-Development	3
B05	Commitment and Accountability	3



Job role profile

Job family code
BCE

Job family title
Credit Modelling

Job role code
BCE20

Job role title
Credit Modelling Analyst

Accountabilities

Gather data on repayment of consumer and corporate from different eligible sources and enter into relevant data systems.

Meet clients to understand credit scoring requirements and identify the outcome needing to be predicted.

Determine the variables needing to be ranked according to how relevant they are to the predicted outcome.

Apply advanced quantitative techniques to develop credit models fitting the client's needs.

Answer inquiries and provide technical interpretation on credit models and credit score reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	2
T47	Research	2
T52	Statistics Knowledge	2
T18	Corporate Finance	2
T25	Data Management	2
T20	Credit Principles	2
T24	Data Collection and Analysis	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B14	Problem Solving	2
B02	Adaptability	2
B07	Creativity and Innovation	2
B15	Self-Development	2

Job role profile

Job family code
BCG

Job family title
Corporate Governance

Job role code
BCG50

Job role title
Head of Corporate Governance

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s corporate governance function.

Ensure implementation of corporate governance function policies and procedures and ensure its efficiency.

Manage corporate governance function and ensures its compliance to regulatory requirements as well as best practice.

Manage and monitor corporate governance function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to corporate governance function.

Design and maintain the forms of the corporate governance framework, support the optimisation of the organisation’s performance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	5
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy formulation	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code
BCG

Job family title
Corporate Governance

Job role code
BCG40

Job role title
Corporate Governance Manager

Accountabilities

Keep up on any changes or updates to related regulations and notify the management accordingly.

Implement corporate governance framework to ensure effectiveness of the workflow.

Oversee the implementation of corporate governance framework and mechanisms in the organisation and evaluate their alignment with regulations.

Maintain relationships with external and internal stakeholder, and ensure the alignment of their interests.

Ensure internal processes and internal governance mechanisms are adequate and effective, to maintain and enhance a robust governance culture.

Oversee and ensure communication and interpretation of key elements of corporate governance frameworks in the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	4
T51	Stakeholder Management	4
T40	Planning	4
T56	Technical Writing	4
T38	Legal Knowledge	4
T15	Compliance Advisory	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	4
B06	Communications Skills	4
B16	Strategic Thinking	4
B10	Leading Change	4
B13	People Management	4
B11	Motivation	4
B03	Attention to Details	4
B07	Creativity and Innovativeness	4

Job role profile

Job family code
BCG

Job family title
Corporate Governance

Job role code
BCG30

Job role title
Senior Corporate Governance Specialist

Accountabilities

Oversee and recommend enhancements on workflow of corporate governance framework elements.

Advise internal stakeholders on corporate governance developments, obligations, legislation and requirements.

Assess corporate governance framework to ensure its compliance with regulation, requirements and organisation's objectives.

Participate in establishing and implementing corporate governance framework

Conduct interpretation, execution and communication of corporate governance framework.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	3
T51	Stakeholder Management	3
T10	Business Management	3
T48	Risk Management	3
T56	Technical Writing	3
T40	Planning	3
T38	Legal Knowledge	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communication Skills	3
B14	Problem Solving	3
B17	Teamwork	3
B15	Self-Development	3
B03	Attention to Details	3



Job role profile

Job family code
BCG

Job family title
Corporate Governance

Job role code
BCG20

Job role title
Corporate Governance Analyst

Accountabilities

Participate in developing corporate governance framework including but not limit to policies and charters.

Support internal stakeholder with the implementation of corporate governance framework.

Ensure compliance with regulatory requirements.

Keep up to date with all developments in corporate governance field.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	2
T51	Stakeholder Management	2
T10	Business Management	2
T48	Risk Management	2
T56	Technical Writing	2
T47	Research	2
T38	Legal Knowledge	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communication Skills	2
B14	Problem Solving	2
B17	Teamwork	2
B15	Self-Development	2
B07	Creativity And Innovativeness	2
B03	Attention to Details	2

Job role profile

Job family code
BCM

Job family title
Collateral Management

Job role code
BCM50

Job role title
Head of Collateral Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's collateral management function.

Approve and ensure implementation of collateral management function policies and procedures and ensure its efficiency.

Manage collateral management function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor collateral management function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to collateral management function.

Ensure prompt collateral enforcement in case of default to avoid financial losses.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T05	Asset Management	5
T45	Property Management	5
T10	Business Management	5
T38	Legal knowledge	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Mmanagement	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BCM

Job family title
Collateral Management

Job role code
BCM40

Job role title
Collateral Manager

Accountabilities

Contribute to the development of the organisation risk strategy by establishing the collateral criteria ensuring minimisation of the credit risk.

Manage and oversee process of the collateral (real estate, commodities, investment properties, ...) ensuring proper valuation, periodic revaluation and safe custody.

Manage collateral inventory and ensure its maintenance and monitor maturity expiration in case of investment property.

Oversee the implementation of collateral enforcement (filing a money suit, foreclosure, repossession) in case of default and ensure the collateral is acquired and liquidated in a timely and efficient manner.

Ensure legal and regulatory compliance is observed throughout the collateral management process with coordination with internal and external parties such as legal teams, risk management and compliance departments.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T05	Asset Management	4
T45	Property Management	4
T06	Assets Valuation	4
T08	Business and Intangible Assets Valuation	4
T40	Planning	4
T38	Legal knowledge	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4

Job role profile

Job family code
BCM

Job family title
Collateral Management

Job role code
BCM20

Job role title
Collateral Management Specialist

Accountabilities

Conduct collateral adequacy review to determine debt coverage ratio taking into consideration type of collateral and appraised value and make necessary recommendations.

Coordinate collateral valuation and periodic revaluation ensuring collateral value is adequate and recommend substitution or additional collateral in case of devaluation.

Process enforcement of collateral and perform the collateral obligation in case of default ensuring proper action is taken for selling the collateral, settling the debt and distribution of proceeds accounting for all incurred expenses.

Monitor and perform termination procedures for settled debts to return the pledged assets and documents timely ensuring minimisation of possession risks after debt settlement.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T05	Asset Management	2
T45	Property Management	2
T06	Assets Valuation	2
T08	Business and Intangible Assets Valuation	2
T38	Legal knowledge	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	2
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2



Job role profile

Job family code

BCO

Job family title

**Compliance, AML,
and CTF**

Job role code

BCO50

Job role title

**Head of Compliance and
Anti-Money Laundering**

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's compliance and anti-money laundering function.

Approve and ensure implementation of compliance and anti-money laundering function policies and procedures and ensure its efficiency.

Manage compliance and anti-money laundering function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor compliance and anti-money laundering function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to compliance and anti-money laundering function.

Ensure proper remedial actions for non-compliant behaviours are taken including disciplinary actions in case of recurrence.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T15	Compliance Advisory	5
T03	Anti-Money Laundering	5
T16	Compliance Monitoring and Reporting	5
T10	Business Management	5
T29	Due Diligence	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code

BCO

Job family title

**Compliance, AML,
and CTF**

Job role code

BCO42

Job role title

AML Manager

Accountabilities

Develops and maintains AML/ CTF policies procedures and assesses business units against them.

Establish due diligence procedures and forms ensuring they capture all information necessary to detect AML/ CTF.

Perform regular checks on business activities and ensure compliance to AML/CTF rules and regulations and provide suspicious transactions reporting as per regulatory requirements.

Review implementation of AML/CTF policies and ensure proper remedial actions for non-compliance.

Ensure AML/CTF culture is embedded in all organisation's policies and procedures and that business units are trained and educated.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	4
T16	Compliance Monitoring and Reporting	4
T15	Compliance Advisory	4
T29	Due Diligence	4
T21	Customer Acceptance Checking and On boarding	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4
B03	Attention to Details	4



Job role profile

Job family code

BCO

Job family title

**Compliance, AML,
and CTF**

Job role code

BCO41

Job role title

Compliance Manager

Accountabilities

Develops and maintains compliance policies procedures and assesses business units against them.

Create and manage effective action plans in response to any reporting discoveries and compliance gaps, and take necessary escalation procedure when needed.

Prepares documentation for financial regulatory authorities and manage the relationship with them.

Implement and manage an effective compliance program and communicate to internal stakeholders.

Manage compliance team performance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	4
T16	Compliance Monitoring and Reporting	4
T15	Compliance Advisory	4
T29	Due Diligence	4
T21	Customer Acceptance Checking and On Boarding	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4

Job role profile

Job family code
BCO

Job family title
**Compliance, AML,
and CTF**

Job role code
BCO30

Job role title
Senior Compliance Specialist

Accountabilities

Contribute to robust and effective compliance controls within the organisation.

Assess company procedures, practices, and documents to identify possible compliance risk.

Develop and maintain a risk assessment framework for products and services, clients and customers, and other issues relating to money laundering and regulatory non-compliance.

Advise organisation's employees on regulations and implications of non-compliance, and that they have received appropriate training and certifications.

Review internal policies and procedures and recommend updates.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	3
T16	Compliance Monitoring and Reporting	3
T15	Compliance Advisory	3
T29	Due Diligence	3
T21	Customer Acceptance Checking and On Boarding	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B11	Motivation	3
B15	Self-Development	3
B03	Attention to Details	3
B02	Adaptability	3
B17	Teamwork	3



Job role profile

Job family code
BCO

Job family title
**Compliance, AML,
and CTF**

Job role code
BCO22

Job role title
AML Officer

Accountabilities

Keep and maintain records of high risk customers, and report suspicious activities to line manager.

Implement processes and controls to ensure the organisation and/or business unit compliance with anti-money laundering (AML), and Counter-Terrorist financing (CTF) rules and regulations.

Monitor and analyse processes to ensure appropriateness of activities in relation to AML/CTF.

Update employees and advise on AML/CTF regulations and policies and procedures.

Report AML/CTF compliance status and follow up on suspicious cases.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	2
T16	Compliance Monitoring and Reporting	2
T15	Compliance Advisory	2
T29	Due Diligence	2
T21	Customer Acceptance Checking and On Boarding	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B05	Commitment and Accountability	2
B15	Self-Development	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B02	Adaptability	2

Job role profile

Job family code
BCO

Job family title
**Compliance, AML,
and CTF**

Job role code
BCO21

Job role title
Compliance Officer

Accountabilities

Identify and assess compliance risk to understand risk level, significance and scope.

Implement compliance programs by conducting compliance reviews and coordinate efforts related to audits, external reviews and regulatory examinations.

Monitors and analyses processes and materials to ensure appropriateness of activities in relation to regulatory requirements, organisation's policies and procedures and good practice.

Ensure all employees are updated on the latest regulations and compliance processes.

Report on compliance status and highlight areas of concern for escalation, as well as for regulatory reporting.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	2
T16	Compliance Monitoring and Reporting	2
T15	Compliance Advisory	2
T29	Due Diligence	2
T21	Customer Acceptance Checking and On Boarding	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B15	Self-Development	2



Job role profile

Job family code

BCO

Job family title

**Compliance, AML,
and CTF**

Job role code

BCO10

Job role title

Compliance Administrator

Accountabilities

Gather information required for compliance monitoring and assessment.

Gather marketing and websites materials, presentations, forms and agreements for review to ensure compliance with regulatory requirements.

Assist in the gathering of internal information in response to regulatory requests and regulatory reporting.

Collaborate with other departments to create a culture of compliance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	1
T16	Compliance Monitoring and Reporting	1
T15	Compliance Advisory	1
T21	Customer Acceptance Checking and On Boarding	1
T29	Due Diligence	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1

Job role profile

Job family code
BCP

Job family title
Corporate Strategy

Job role code
BCP50

Job role title
Head of Corporate Strategy

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s corporate strategy function.

Approve and ensure implementation of corporate strategy function’s policies and procedures and ensure its efficiency.

Manage corporate strategy function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor corporate strategy function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to corporate strategy function.

Ensure proper execution of plans and goals that maintain organisation progression and financial sustainability.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T67	Performance Management	5
T68	Change Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code
BCP

Job family title
Corporate Strategy

Job role code
BCP40

Job role title
Corporate Strategy Manager

Accountabilities

Facilitate in cascading the strategy of an organisation to all functions in the form of strategic objectives and KPIs.

Oversee the development process of business units' strategies and ensure the execution of the organisation's strategic plans according to set budget.

Oversee and monitor strategic goals implementation progress.

Oversee the evaluation of internal and external factors that impact achieving the organisation's objectives and recommends suitable solutions.

Set the communication plan to ensure the alignment of organisation's engagement with set strategy.

Conduct organisation's strategy assessment using different techniques to replan and facilitate the implementation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	4
T24	Data Collection and Analysis	4
T47	Research	4
T51	Stakeholder Management	4
T53	Strategy Formulation	4
T47	Performance Management	4
T68	Change Management	4
T39	Operations	4
T09	Business Continuity	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4

Job role profile

Job family code
BCP

Job family title
Corporate Strategy

Job role code
BCP30

Job role title
Senior Corporate Strategy Specialist

Accountabilities

Identify internal and external factors that impact achieving the organisational objectives and recommends potential solutions.

Lead the process of formulating business development, strategy planning and development and performance planning.

Develop and facilitate business plans through implementing processes and procedures to support achieving strategic goals.

Analyse and develop tactics to achieve overall strategy including but not limit to research, site visits and workshop.

Advise on required action to drive execution of the strategic initiatives.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	3
T24	Data Collection and Analysis	3
T47	Research	3
T51	Stakeholder Management	3
T53	Strategy Formulation	3
T67	Performance Management	3
T68	Change Management	3
T39	Operations	3
T09	Business Continuity	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B06	Communication Skills	3
B14	Problem Solving	3
B15	Self-Development	3



Job role profile

Job family code
BCP

Job family title
Corporate Strategy

Job role code
BCP20

Job role title
Corporate Strategy Specialist

Accountabilities

Gather and analyse information on business to develop plans and strategies.

Coordinate with pertinent departments to facilitate implementation of strategic objectives.

Facilitate the alignment of processes, resources-planning and department goals with overall strategy.

Coordinate with other departments to define and implement actions plans to improve performance and quality standards of business processes.

Prepare reports on strategy performance and effectiveness.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	2
T24	Data Collection and Analysis	2
T47	Research	2
T51	Stakeholder Management	2
T53	Strategy Formulation	2
T67	Performance Management	2
T68	Change Management	2
T39	Operations	2
T09	Business Continuity	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B06	Communication Skills	2
B14	Problem Solving	2
B15	Self-Development	2
B01	Achievement Orientation	2
B02	Adaptability	2
B05	Commitment and Accountability	2

Job role profile

Job family code
BCR

Job family title
Collection and Recovery

Job role code
BCR50

Job role title
Head of Collection and Recovery

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's collection and recovery function.

Approve and ensure implementation of collection and recovery policies and procedures and ensure its efficiency.

Manage collection and recovery and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor collection and recovery budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to collection and recovery.

Ensure recovery plans are adequate and updated, and that legal actions are taken when necessary.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T20	Credit Principles	5
T41	Portfolio Management	5
T50	Settlement	5
T10	Business Management	5
T36	Knowledge of Accounting	5
T46	Relationship Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BCR

Job family title
Collection and Recovery

Job role code
BCR40

Job role title
Collection Manager

Accountabilities

Contribute to developing the organisation's collection and recovery criteria and develop related policies and procedures.

Oversee payment and collection schedules and trend analysis of loan portfolio ensuring efficient and timely collection.

Monitor delinquencies and ensure proper recovery measures in coordination with credit department to minimise defaults.

Build relationships with key high value debtors, and identify suitable tactics to ensure timely payments.

Liaise with legal whenever litigation is necessary, provide support until closure is final.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	4
T05	Asset Management	4
T20	Credit Principles	4
T40	Planning	4
T46	Relationship Management	4
T50	Settlement	4
T36	Knowledge of Accounting	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B12	Negotiations and Persuasion Skills	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4

Job role profile

Job family code
BCR

Job family title
Collection and Recovery

Job role code
BCR30

Job role title
Senior Collection Specialist

Accountabilities

Develop payment schedules in collaboration with credit department and coordinate timely collection procedures accordingly.

Analyse loan performance, flag delinquencies and propose actions to prevent default.

Contacts delinquent, charged-off, or high-risk customers in order to secure payment and determine reason for delinquency on active or inactive loan, deposit and/or credit card accounts.

Coordinate repossession procedures with internal and external parties to mitigate loan losses.

Prepare loan performance analysis providing information on timely repayments, prepayments, delinquencies and defaults.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T19	Credit Facilities and Structure Assessment	3
T41	Portfolio Management	3
T50	Settlement	3
T05	Asset Management	3
T20	Credit Principles	3
T36	Knowledge of Accounting	3
T46	Relationship Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B17	Teamwork	3
B03	Attention to Details	3
B05	Commitment and Accountability	3
B15	Self-Development	3



Job role profile

Job family code

BCR

Job family title

Collection and Recovery

Job role code

BCR20

Job role title

Collection Officer

Accountabilities

Contact debtors to advise on collection amounts and due dates to facilitate timely repayment and maximise collections.

Keep debtors data and contact information and conduct research to track down debtors with missing or obsolete information.

Provide debtors support and answer queries concerning terms and conditions of loan contract, late and default charges, and advise on recovery procedures.

Prepare collection status reports and provide data on overdue payments, actions taken and results.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T19	Credit Facilities and Structure Assessment	2
T50	Settlement	2
T46	Relationship Management	2
T20	Credit Principles	2
T36	Knowledge of Accounting	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B03	Attention to Details	2

Job role profile

Job family code
BCS

Job family title
**Clearing, Reconciliation
and Settlements**

Job role code
BCS50

Job role title
Head of Clearing and Settlements

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's clearing and settlements function.

Approve and ensure implementation of clearing and settlements function policies and procedures and ensure its efficiency.

Manage clearing and settlements function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor clearing and settlements function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to clearing and settlements function.

Ensure unsettled trades are managed timely to achieve profit margin.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T50	Settlement	5
T36	Knowledge of Accounting	5
T10	Business Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B04	Coaching and Developing Others	5
B12	Negation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BCS

Job family title
**Clearing, Reconciliation
and Settlements**

Job role code
BCS40

Job role title
Clearing and Settlements Manager

Accountabilities

Develop and oversee implementation of efficient clearing, settlement and reconciliations policies and procedures.

Maintain and develop relations with core service providers including exchanges, and key client contacts such as clearing counterparts.

Monitor and control the financial risk by using automated systems and membership in the central clearing and central depository for settling and netting of transactions.

Ensure clearing, settlement and reconciliations operations are according to rules and regulations while adhering to organisational policies.

Implement an effective fails management procedure to follow-up on unsettled trades and provide timely solutions ensuring the organisation's profit margin is achieved.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T50	Settlement	4
T40	Planning	4
T36	Knowledge of Accounting	4
T17	Contract Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B08	Decision Making	4
B09	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B14	Problem Solving	4
B16	Strategic Thinking	4
B13	People Management	4

Job role profile

Job family code
BCS

Job family title
**Clearing, Reconciliation
and Settlements**

Job role code
BCS20

Job role title
Clearing and Settlements Specialist

Accountabilities

Monitor market clearing deadlines and be able to proactively resolve possible overnight trade defaults.

Handle trade transaction shortfalls and cash breaks ensuring sufficient margins and recording the transaction.

Ensure that the actual transfer securities and that sufficient margin is posted or payments are made.

Compare actual receivables and payables with transactions positioned to be paid/received for the particular value date.

Confirm matching of documents as per regulations and by matching the document received from the counterpart, reconcile them and sort out any possible discrepancy arising out of the terms of the trade.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T50	Settlement	2
T17	Contract Management	2
T36	Knowledge of Accounting	2
T54	Tech Savviness	2
T25	Data Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B14	Problem Solving	2
B07	Creativity and Innovativeness	2
B15	Self-Development	2



Job role profile

Job family code
BCS

Job family title
**Clearing, Reconciliation
and Settlements**

Job role code
BCS10

Job role title
**Clearing and Settlements
Administrator**

Accountabilities

Make necessary calculations for the buy side and/or the sell side of the trade in order to determine what's needed from each of them.

Monitor all buy/sell activity and allocate trades where needed, correctly and timely.

Handle the delivery processes including, but not limited to, cash settlements, FX delivery and options assignment.

Prepare the daily trade reconciliations, Client Money movement and Client Balances.

Investigate and report unmatched and unsettled trades in the clearing system.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T50	Settlement	1
T17	Contract Management	1
T36	Knowledge of Accounting	1
T54	Tech Savviness	1
T25	Data Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B02	Adaptability	1
B03	Attention to Details	1

Job role profile

Job family code
BCT

Job family title
Credit

Job role code
BCT50

Job role title
Head of Credit

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's credit function.

Approve and ensure implementation of credit policies and procedures and ensure its efficiency.

Manage credit and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor credit budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to credit operations.

Approves credit reports as part of the credit committee by providing technical guidance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T19	Credit Facilities and Structure Assessment	5
T20	Credit Principles	5
T41	Portfolio Management	5
T10	Business Management	5
T18	Corporate Finance	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BCT

Job family title
Credit

Job role code
BCT40

Job role title
Credit Manager

Accountabilities

Contribute to the development of the organisation credit and risk strategy and develop the credit policy.

Oversee credit operations and manage the credit procedures according to organisation's policies and standards while ensuring compliance with regulatory requirements.

Review credit reports and contribute to the credit committee providing technical support to the approval/ denial of loan applications.

Monitor and assess credit operations performance, guide credit team to improve accuracy and efficiency of the credit procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T19	Credit Facilities and Structure Assessment	4
T20	Credit Principles	4
T41	Portfolio Management	4
T18	Corporate Finance	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B12	Negotiation and Persuasion Skills	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4
B03	Attention to Details	4

Job role profile

Job family code
BCT

Job family title
Credit

Job role code
BCT30

Job role title
Credit Supervisor

Accountabilities

Supervise the credit operations procedures and provide technical support to underwriters ensuring compliance to credit policies and organisation's classes of risks.

Monitor loan performance reports and portfolio performance to ensure proper risk ratings and early detection of potential problems, keeping company credit exposures within set risk bearing limits.

Assesses total risk pertaining to complex requests for new or additional credit lines and report results to management for approval/ denial.

Contribute to setting the organisational risk criteria, credit lines and credit limits and terms of loan repayments.

Review credit procedures and make procedural recommendations to update the credit policy and enhance the quality of loan application.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T19	Credit Facilities and Structure Assessment	3
T20	Credit Principles	3
T41	Portfolio Management	3
T02	Analytics / Decision Sciences	3
T18	Corporate Finance	3
T52	Statistics Knowledge	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B17	Teamwork	3
B03	Attention to Details	3
B12	Negotiation and Persuasion Skills	3
B05	Commitment and Accountability	3
B11	Motivation	3
B10	Leading Change	3
B15	Self-Development	3



Job role profile

Job family code
BCT

Job family title
Credit

Job role code
BCT20

Job role title
Credit Specialist

Accountabilities

Order and analyse reports and verifications required for the credit decision by coordinating with external parties such as credit bureaus and collateral valuation specialists.

Develop statistical models to value clients' credit data and financial statements or cash-flow analysis of businesses in order to determine the degree of risk involved, credit limits and recommend payment plans.

Develop loan schedules according to client repayment capacity and explain loan terms to the client disclosing loan costs and financial risks.

Prepare reports for the credit committee highlighting key risk factors and interpret analysis results into loan recommendation.

Support collection and recovery function by analysing means for loan rescheduling and assessing related costs ensuring privileged recommendations on credit risk mitigation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T18	Corporate Finance	2
T19	Credit Facilities and Structure Assessment	2
T20	Credit Principles	2
T52	Statistics Knowledge	2
T02	Analytics / Decision Sciences	2
T24	Data Collection and Analysis	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B17	Teamwork	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B15	Self-Development	2

Job role profile

Job family code
BCT

Job family title
Credit

Job role code
BCT10

Job role title
Credit Administrator

Accountabilities

Process client loan applications and review documents requirements as set in the credit policy to ensure completion.

Assist in the financial analysis, credit operations and approval process including assistance in pre-closing loan documents checks.

Assist in monitoring credit transactions against policies and reporting credit limit and line excess or violations.

Use credit analysis software to enter client financial data and keep credit files updated.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T47	Research	1
T19	Credit Facilities and Structure Assessment	1
T20	Credit Principles	1
T25	Data Management	1
T18	Corporate Finance	1
T24	Data Collection and Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B03	Attention to Details	1
B02	Adaptability	1
B01	Achievement Orientation	1



Job role profile

Job family code
BCY

Job family title
Cyber Security

Job role code
BCY50

Job role title
Head of Cyber Security

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's cyber security function.

Develop and ensure implementation of cyber security function policies and procedures and ensure its efficiency.

Manage cyber security function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor cyber security function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to cyber security function.

Ensure effective cyber security programs implementation to protect information assets and technologies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T54	Tech Savviness	5
T09	Business Continuity	5
T56	Technical Writing	5
T48	Risk Management	5
T47	Research	5
T24	Data Collection and Analysis	5
T02	Analytics / Decision Sciences	5
T46	Relationship Management	5
T80	Cyber Security	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
BCY

Job family title
Cyber Security

Job role code
BCY40

Job role title
Cyber Security Manager

Accountabilities

Develop cyber security governance, risk and compliance frameworks and ensure alignment with standards and applicable regulations.

Develop cyber security plans and oversee projects implementation.

Promote cyber-security culture within the organisation.

Conduct cyber security exercises to identify gaps and oversee implementation of mitigation plans.

Oversee information security incidents response to ensure effective defense strategies.

Manage cyber security effectiveness and report accordingly to relevant stakeholders.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	4
T54	Tech Savviness	4
T40	Planning	4
T09	Business Continuity	4
T02	Analytics / Decision Sciences	4
T47	Research	4
T48	Risk Management	4
T56	Technical Writing	4
T80	Cyber Security	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4



Job role profile

Job family code
BCY

Job family title
Cyber Security

Job role code
BCY30

Job role title
Senior Cyber Security Specialist

Accountabilities

Participate in developing and implementing cyber security and disaster recovery plans.

Monitor systems for cyber security gaps, design effective solutions and provide reports to management.

Detect, analyse, and response to cyber security incidents.

Evaluate and review security designs.

Conduct cyber security governance, risk and compliance activities including but not limit to cyber security awareness, risk assessment and security compliance assessment.

Oversee cyber security investigations and forensics activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T09	Business Continuity	3
T02	Analytics / Decision Sciences	3
T47	Research	3
T48	Risk Management	3
T56	Technical Writing	3
T80	Cyber Security	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3

Job role profile

Job family code
BCY

Job family title
Cyber Security

Job role code
BCY20

Job role title
Cyber Security Specialist

Accountabilities

Participate in cyber security governance, risk and compliance activities.

Support with cyber security operational activities including but not limit to vulnerabilities scanning and penetration testing.

Participate on security reviews for information assets.

Identify and respond to cyber security incidents.

Measure and report cyber security activities effectiveness.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	2
T54	Tech Savviness	2
T09	Business Continuity	2
T02	Analytics / Decision Sciences	2
T47	Research	2
T48	Risk Management	2
T56	Technical Writing	2
T80	Cyber Security	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code
BDC

Job family title
Delivery Channels

Job role code
BDC50

Job role title
Head of Delivery Channels

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's delivery channel function.

Approve and ensure implementation of delivery channel function policies and procedures and ensure its efficiency.

Manage delivery channel function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor delivery channel function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to delivery channel function.

Ensure balances and channels are performing according to updated technologies and constantly seek new innovative channels for sales.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T46	Relationship Management	5
T49	Sales	5
T29	Due Diligence	5
T10	Business Management	5
T21	Customer Acceptance Checking and On Boarding	5
T22	Customer Focus	5
T14	Client Acquisition	5
T20	Credit Principles	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code
BDC

Job family title
Delivery Channels

Job role code
BDC42

Job role title
Alternative Channel Manager

Accountabilities

Contribute to the development of alternative channels delivery strategies.

Manage overall client experience, provide strategic direction and drive enhancements to improve user experience.

Ensure cooperation with digital specialists and product development team to create new digital features that will enhance the customer experience.

Monitor alternative channel performance such as online banking and mobile banking, and ensure goals are met in line with the organisation's overall objectives.

Monitor alternative channels transactions and ensure their adherence to internal policies and procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T46	Relationship Management	4
T49	Sales	4
T07	Business Acumen	4
T40	Planning	4
T29	Due Diligence	4
T14	Client Acquisition	4
T21	Customer Acceptance Checking and On Boarding	4
T22	Customer Focus	4
T27	Digital Customer Experience Design	4
T54	Tech Savviness	4
T20	Credit Principles	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B07	Creativity and Innovativeness	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4



Job role profile

Job family code

BDC

Job family title

Delivery Channels

Job role code

BDC41

Job role title

Branch Manager

Accountabilities

Contribute to the development of branch channel delivery strategy.

Manage overall client experience, provide strategic direction and drive enhancements to improve user experience.

Ensure collaboration with product development to identify opportunities for new solutions for customers problems.

Monitor branch performance, and ensure goals are met in line with the organisation's overall objectives.

Ensure branch transactions are compliant with regulations and internal policies and procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T46	Relationship Management	4
T49	Sales	4
T07	Business Acumen	4
T40	Planning	4
T29	Due Diligence	4
T21	Customer Acceptance Checking and On Boarding	4
T22	Customer Focus	4
T36	Knowledge of Accounting	4
T54	Tech Savviness	4
T20	Credit Principles	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B07	Creativity and Innovativeness	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4

Job role profile

Job family code
BDC

Job family title
Delivery Channels

Job role code
BDC30

Job role title
**Alternative Channel Team Leader
(channel specialisation)**

Accountabilities

Build and maintain strong relationships with customers and maintain strong knowledge of key accounts needs and requirements.

Lead delivery across all channels to support business development and customer satisfaction.

Develop and implement plans to measure channel usage, deliver enhancements and optimise the channels.

Utilises different communication tools with current and prospective customers to fully understand and prioritise customer needs and issues.

Ensure all transactions handled, adhere to internal policies and procedures and are compliant to the regulatory requirements.

Contribute to setting the delivery targets for different products and ensure delivery team meet them.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T49	Sales	3
T22	Customer Focus	3
T27	Digital Customer Experience Design	3
T54	Tech Savviness	3
T29	Due Diligence	3
T21	Customer Acceptance Checking and On Boarding	3
T14	Client Acquisition	3
T25	Data Management	3
T20	Credit Principles	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B14	Problem Solving	3
B03	Attention to Details	3
B17	Teamwork	3
B05	Commitment and Accountability	3
B07	Creativity and Innovativeness	3
B10	Leading Change	3
B11	Motivation	3
B15	Self-Development	3



Job role profile

Job family code

BDC

Job family title

Delivery Channels

Job role code

BDC22

Job role title

Alternative Channel Specialist

Accountabilities

Initiate and maintain relationships with clients directly or through channels to understand their needs and requirements.

Create strong client relationships with customers and create interest and awareness about the product portfolio giving complete solution based on client requirements.

Analyse customer experience and channel services to ensure all digital services offered meet customer's evolving needs.

Identify opportunities to target new and existing customer segments and update client information on the CRM system.

Handle and report direct or channel issues, research solutions until resolution of channel issues in a timely manner.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T49	Sales	2
T22	Customer Focus	2
T21	Customer Acceptance Checking and On boarding	2
T14	Client Acquisition	2
T27	Digital Customer Experience Design	2
T54	Tech Savviness	2
T29	Due Diligence	2
T24	Data Collection and Analysis	2
T25	Data Management	2
T20	Credit Principles	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	2
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B02	Adaptability	2
B06	Commitment and Accountability	2
B07	Creativity and Innovativeness	2

Job role profile

Job family code
BDC

Job family title
Delivery Channels

Job role code
BDC21

Job role title
Senior Teller

Accountabilities

Identify clients' needs at teller windows as well as beyond and make appropriate internal sales referrals to address their needs.

Ensure tellers follow procedures accurately to reduce fraud and ensure that KYC is performed for new and existing customers.

Maintain, audit, and balance the cash drawers and ensure day to day operations are correctly entered into the system.

Reconcile shortage or overage in tellers' drawers and train tellers on investigating discrepancies.

Prepare reports at the end of each shift and relay the information to bank officials.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T49	Sales	2
T21	Customer Acceptance Checking and On boarding	2
T54	Tech Savviness	2
T29	Due Diligence	2
T36	Knowledge of Accounting	2
T25	Data Management	2
T22	Customer Focus	2
T20	Credit Principles	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B03	Attention to Details	2
B06	Communication Skills	2
B14	Problem Solving	2



Job role profile

Job family code
BDC

Job family title
Delivery Channels

Job role code
BDC10

Job role title
Teller

Accountabilities

Assist customers by answering questions and inquiries, inform customers about bank products and services.

Process banking transactions like accepting deposits, processing payments and handling withdrawals.

Maintain and balance cash supply, reconcile discrepancies, and package cash for storage.

Track, record and report transactions and customer financial information.

Handle bank's clerical and administrative duties related to client accounts daily cash settlements.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T49	Sales	1
T21	Customer Acceptance Checking and On Boarding	1
T54	Tech Savviness	1
T29	Due Diligence	1
T36	Knowledge of Accounting	1
T25	Data Management	1
T22	Customer Focus	1
T20	Credit Principles	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B05	Commitment and Accountability	1
B04	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1

Job role profile

Job family code
BDS

Job family title
AI and Data Science

Job role code
BDS50

Job role title
Head of Data Science

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's data science function.

Approve and ensure implementation of data science function policies and procedures and ensure its efficiency.

Manage data science function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor data science function planning and budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to data science function.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	5
T24	Data Collection and Analysis	5
T25	Data Management	5
T40	Planning	5
T52	Statistics Knowledge	5
T54	Tech Saviness	5
T56	Technical Writing	5
T07	Business Acumen	5
T39	Operations	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T46	Relationship Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code
BDS

Job family title
AI and Data Science

Job role code
BDS40

Job role title
Data Science Manager

Accountabilities

Formulate, develop and implement the department strategic objectives.

Identify value-based use cases and develop feasibility study for the data projects to estimate cost-benefit value.

Comply with internal and external laws and regulations related to data governance and intellectual property.

Present data analysis outcomes to different stakeholders and align with their business objectives and priorities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	4
T24	Data Collection and Analysis	4
T25	Data Management	4
T40	Planning	4
T52	Statistics Knowledge	4
T54	Tech Savviness	4
T56	Technical Writing	4
T07	Business Acumen	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4

Job role profile

Job family code
BDS

Job family title
AI and Data Science

Job role code
BDS30

Job role title
Senior Data Science Analyst

Accountabilities

Define research objectives and hypothesis based on the business objectives.

Conduct extraction and integration for different sets of data.

Conduct complex data preparation, transformation and analysis for the suitable model.

Develop different types of machine learning and data science models through utilisation of complex and sophisticated algorithms.

Present the models outcomes and recommend business operationalisation.

Monitor and track the performance and effectiveness of the developed models in production.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	3
T24	Data Collection and Analysis	3
T25	Data Management	3
T40	Planning	3
T52	Statistics Knowledge	3
T54	Tech Savviness	3
T56	Technical Writing	3
T07	Business Acumen	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3



Job role profile

Job family code
BDS

Job family title
AI and Data Science

Job role code
BDS20

Job role title
Data Science Analyst

Accountabilities

Determine the data requirements based on the business objectives.

Collect and integrate different types of data from internal and external sources.

Perform data cleansing, manipulation, analysis, validation and quality control.

Conduct exploratory analysis and develop simple statistical models.

Present analysis findings and recommend business insights.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	2
T24	Data Collection and Analysis	2
T25	Data Management	2
T40	Planning	2
T52	Statistics Knowledge	2
T54	Tech Savviness	2
T56	Technical Writing	2
T07	Business Acumen	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2

Job role profile

Job family code
BDS

Job family title
AI and Data Science

Job role code
BDS10

Job role title
Data Science Associate

Accountabilities

Monitor accessibility of user to AI and data science applications.

Ensure AI and data science applications as per organisation regulations and standards.

Provide access to use according to their roles and specialisation.

Monitor the performance of analytical and data science applications stability.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	1
T24	Data Collection and Analysis	1
T25	Data Management	1
T52	Statistics Knowledge	1
T54	Tech Savviness	1
T56	Technical Writing	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1



Job role profile

Job family code
BFA

Job family title
Financial Advisory

Job role code
BFA50

Job role title
Head of Financial Advisory

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's financial advisory function.

Approve and ensure implementation of financial advisory function policies and procedures and ensure its efficiency.

Manage financial advisory function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor financial advisory function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to financial advisory function.

Ensure clients portfolios are updated against identified situation changes to potential risks affecting the investment returns.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T41	Portfolio Management	5
T51	Stakeholder Management	5
T31	Financial Planning and Advisory	5
T34	Investment Advisory	5
T05	Asset Management	5
T10	Business Management	5
T18	Corporate Finance	5
T46	Relationship Management	5
T37	Knowledge of the Economy	5
T59	Wealth Planning Administration	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code
BFA

Job family title
Financial Advisory

Job role code
BFA40

Job role title
Financial Advisory Manager

Accountabilities

Design the financial strategies and comprehensive plans according to clients' situations and requirements ensuring observation of fiduciary responsibility at all times.

Manage and update clients portfolios according to situation changes affecting the investment plans.

Evaluate optional plans by identifying outcomes and potential returns, and educate clients regarding the range of applicable financial plans and investment options available to them.

Preparing or interpreting financial document summaries, investment performance reports and income projections for clients.

Manage the financial advisory performance and ensure it is up to the professional standards and conforms with the organisation's overall policies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T31	Financial Planning and Advisory	4
T34	Investment Advisory	4
T05	Asset Management	4
T18	Corporate Finance	4
T37	Knowledge of the Economy	4
T40	Planning	4
T22	Customer Focus	4
T41	Portfolio Management	4
T46	Relationship Management	4
T59	Wealth Planning Administration	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4



Job role profile

Job family code
BFA

Job family title
Financial Advisory

Job role code
BFA30

Job role title
Financial Advisor

Accountabilities

Define client financial situation by completing quantitative analyses.

Reviewing client accounts and plans on a regular basis to understand if life or economic changes, situational concerns, or financial performance necessitate changes in their plan.

Determine the risk tolerance by assess how aggressive investment ability and the amount of risk they can bear, considering the client's situation.

Develop personally tailored investment solutions for clients by modelling and valuation of investment opportunities.

Recommend and Advise on financial plans taking into consideration the fiduciary responsibilities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T31	Financial Planning and Advisory	3
T34	Investment Advisory	3
T35	Investment Analysis	3
T05	Asset Management	3
T18	Corporate Finance	3
T37	Knowledge of the Economy	3
T22	Customer Focus	3
T41	Portfolio Management	3
T47	Research	3
T59	Wealth Planning Administration	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B03	Attention to Details	3
B05	Commitment and Accountability	3
B15	Self-Development	3
B12	Negotiation and Persuasion Skills	3
B07	Creativity and Innovativeness	3

Job role profile

Job family code
BFA

Job family title
Financial Advisory

Job role code
BFA20

Job role title
Financial Analyst

Accountabilities

Assist in all aspects of deal execution including market and financial due diligence.

Research the marketplace and providing clients with information on new and existing products and services.

Determine financial status by analysing results, monitoring variances, identifying trends, recommending actions to management.

Execute financial actions and assess options in relation to organisation goals.

Prepare financial reports by collecting, formatting, analysing, and explaining information.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T31	Financial Planning and Advisory	2
T35	Investment Analysis	2
T05	Asset Management	2
T18	Corporate Finance	2
T37	Knowledge of the Economy	2
T22	Customer Focus	2
T47	Research	2
T59	Wealth Planning Administration	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B02	Adaptability	2
B05	Commitment and Accountability	2
B15	Self-Development	2



Job role profile

Job family code
BFI

Job family title
Finance

Job role code
BFI50

Job role title
Head of Finance

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's financial matters.

Approve and ensure implementation of finance function policies and procedures and ensure its efficiency.

Manage finance function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor organisation's budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all Finance matters related to organisation.

Manage all the financial matter of the organisations with the objective of maximising shareholder wealth.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T41	Portfolio Management	5
T30	Execution and Post Trade Monitoring	5
T04	Asset Liability Management	5
T10	Business Management	5
T05	Asset Management	5
T18	Corporate Finance	5
T46	Relationship Management	5
T70	Zakat and Tax	5
T71	Budgeting	5
T76	Financial Control	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code
BFI

Job family title
Finance

Job role code
BFI43

Job role title
Zakat and Tax Manager

Accountabilities

Oversee and advise the organisation on complex tax and zakat related matters.

Recommend the finest tax treatment for new products.

Review customer and vendor contracts and assess and evaluate tax control effectiveness.

Supervise tax audit and communicate with the regulatory authorities.

Manage and control zakat and tax filings.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C02	Product Knowledge/ Advisory (Banking Sector)	4
C06	Regulatory Knowledge (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	4
T70	Zakat and Tax	4
T54	Tech Savviness	4
T24	Data Collection and Analysis	4
T56	Technical Writing	4
T25	Data Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communications Skills	4
B04	Coaching and Developing Others	4
B13	People Management	4
B12	Negotiation and Persuasion Skills	4
B08	Decision Making	4
B14	Problem Solving	4
B10	Leading Change	4
B11	Motivation	4



Job role profile

Job family code
BFI

Job family title
Finance

Job role code
BFI42

Job role title
Asset Liability Management Manager

Accountabilities

Develop and oversee implementation of the organisation's ALM policies and procedures ensuring organisation's investment goals and liquidity requirements are fulfilled.

Manage and review asset management activities to ensure operations are efficient and in compliance with the organisation's policies and procedures.

Manage a portfolio of investment products with a clear mandate and budget for investment, ensuring proper asset allocation.

Develop and maintain relationships with banks to facilitate financial activities.

Approve ALM decisions with relation to organisation's financing activities and ensure proper actions are taken.

Develop funding stress tests and assist in ensuring all bank accounts are funded and recommend order to optimise the structure of organisation's funding and liquidity.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	4
T06	Asset valuation	4
T04	Asset Liability Management	4
T40	Planning	4
T05	Asset Management	4
T71	Budgeting	4
T35	Investment Analysis	4
T24	Data Collection and Analysis	4
T25	Data Management	4
T48	Risk Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Detail	4
B13	People management	4

Job role profile

Job family code
BFI

Job family title
Finance

Job role code
BFI41

Job role title
Financial Control Manager

Accountabilities

Monitor financial results and compare them with estimated plans and budget.

Manage daily accounting operations including but not limited to accounting of assets, liabilities, income and expenses.

Supervise financial reports and ensure compliance with applicable accounting standards.

Oversee, interpret and analyse financial data and reports.

Oversee financial affairs and financial services including monitor capital planning and financial commitment.

Supervise control of financial assets which includes physical verifications and fixed assets management.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C02	Product Knowledge/ Advisory (Banking Sector)	4
C06	Regulatory Knowledge (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	4
T56	Technical Writing	4
T70	Zakat and Tax	4
T71	Budgeting	4
T76	Financial Control	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	4
B16	Strategic Thinking	4
B10	Leading Change	4
B13	People Management	4
B11	Motivation	4
B03	Attention to Details	4
B04	Coaching And Developing Others	4
B14	Problem Solving	4
B12	Negotiation and Persuasion Skills	4



Job role profile

Job family code

BFI

Job family title

Finance

Job role code

BFI33

Job role title

Senior Zakat and Tax Specialist

Accountabilities

Advise the organisation on tax and zakat related matters.

Ensure to account for sufficient tax and zakat provisions in the financial statements.

Assist in identifying the implications of tax risks on the organisation.

Ensure billing is on compliance with tax regulations.

Review audit finding and recommend appeals draft.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C02	Product Knowledge/ Advisory (Banking Sector)	3
C06	Regulatory Knowledge (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	3
T70	Zakat and Tax	3
T54	Tech Savviness	3
T24	Data Collection and Analysis	3
T56	Technical Writing	3
T25	Data Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communications Skills	3
B05	Commitment and Accountability	3
B02	Adaptability	3
B17	Teamwork	3
B15	Self-Development	3
B03	Attention to Details	3

Job role profile

Job family code
BFI

Job family title
Finance

Job role code
BFI32

Job role title
Asset Liability Management Supervisor

Accountabilities

Develop and maintain relationships with financial service providers to facilitate financial activities.

Evaluate new asset allocations and suggest the appropriate investment opportunity .

Monitor cash management processes, identifying non-standard activity, exceptions or non-compliance to financing and ALM policies, and escalating to management.

Coordinate the communications with banks, including drafting Requests for Proposal (RFP), negotiates terms of financing and legal document review.

Manage money market activities to optimise ALM.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T35	Investment Analysis	3
T41	Portfolio Management	3
T04	Asset Liability Management	3
T54	Tech Savviness	3
T05	Asset Management	3
T18	Corporate Finance	3
T37	Knowledge of the Economy	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B12	Negotiation and Persuasion Skills	3
B03	Attention to Detail	3
B05	Commitment and Accountability	3
B15	Self-Development	3



Job role profile

Job family code

BFI

Job family title

Finance

Job role code

BFI31

Job role title

Senior Finance Specialist

Accountabilities

Prepare and present financial results.

Execute the daily accounting operations including but not limited to accounting of assets, liabilities, income and expenses.

Prepare financial reports and ensure compliance with applicable accounting standards.

Draft initial interpretation and analyse the financial data and reports.

Prepare and distribute inventory schedule and analyse physical preparation results.

Execute payment and record journal entries.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C02	Product Knowledge/ Advisory (Banking Sector)	3
C06	Regulatory Knowledge (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	3
T70	Zakat and Tax	3
T71	Budgeting	3
T54	Tech Savviness	3
T48	Risk Management	3
T24	Data Collection and Analysis	3
T56	Technical Writing	3
T25	Data Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communications Skills	3
B05	Commitment and Accountability	3
B07	Creativity and Innovativeness	3
B17	Teamwork	3
B15	Self-Development	3
B03	Attention to Details	3
B12	Negotiation and Persuasion Skills	3

Job role profile

Job family code
BFI

Job family title
Finance

Job role code
BFI23

Job role title
Zakat and Tax specialist

Accountabilities

Assist in identifying tax risks through monitoring tax controls.

Gather and analyse data to support advising tax and zakat related matters.

Prepare zakat and tax required reports.

Assist in reviewing audit finding and recommend appeals draft.

Participate in accounting for tax and zakat provisions in the financial statements.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C02	Product Knowledge/ Advisory (Banking Sector)	2
C06	Regulatory Knowledge (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	2
T70	Zakat and Tax	2
T54	Tech Savviness	2
T24	Data Collection and Analysis	2
T56	Technical Writing	2
T25	Data Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communications Skills	2
B05	Commitment and Accountability	2
B02	Adaptability	2
B17	Teamwork	2
B15	Self-Development	2
B03	Attention to Details	2



Job role profile

Job family code

BFI

Job family title

Finance

Job role code

BFI22

Job role title

Asset Liability Management Specialist

Accountabilities

Coordinate relationships with financial service providers.

Prepare organisation's portfolio-specific recommendation and suggest appropriate allocation to the asset classes.

Compile and analyse complex financing data and cash flow management.

Monitor liquidity and prepare cash flow forecasting.

Monitor FX balances and control market risk.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T35	Investment Analysis	2
T50	Settlement	2
T04	Asset Liability Management	2
T54	Tech Savviness	2
T18	Corporate Finance	2
T37	Knowledge of the Economy	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B03	Attention to Detail	2
B05	Commitment and Accountability	2
B15	Self-Development	2

Job role profile

Job family code
BFI

Job family title
Finance

Job role code
BFI21

Job role title
Finance Specialist

Accountabilities

Draft finance information and assist in forecasting and issue identifications.

Assist in preparation of reports and metrics to understand the financial statements and profitability.

Contribute in the preparation of finance budget and strategy.

Conduct all types of financial activities, including but not limited to preparation of cash flow forecasting and monthly cash request.

Assist in executing payments and prepare journal entries.

Prepare bank account reconciliations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C02	Product Knowledge/ Advisory (Banking Sector)	2
C06	Regulatory Knowledge (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	2
T70	Zakat and Tax	2
T71	Budgeting	2
T54	Tech Savviness	2
T48	Risk Management	2
T24	Data Collection and Analysis	2
T56	Technical Writing	2
T25	Data Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communications Skills	2
B05	Commitment and Accountability	2
B07	Creativity and Innovativeness	2
B17	Teamwork	2
B15	Self-Development	2
B03	Attention to Details	2
B12	Negotiation and Persuasion Skills	2



Job role profile

Job family code

BFM

Job family title

Facilities Management

Job role code

BFM50

Job role title

Head of Facilities Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's facilities management function.

Approve and ensure implementation of facilities management function policies and procedures and ensure its efficiency.

Manage facilities management function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor facility management function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to facility management function.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T73	Workplace Health and Safety	5
T78	Facilities Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
BFM

Job family title
Facilities Management

Job role code
BFM40

Job role title
Facilities Management Manager

Accountabilities

Ensures organisation's Infrastructure and equipment are maintained and functioning well.

Improve facilities management processes and procedures to minimise risk and improve workplace condition.

Oversee the general and routine maintenance of buildings to ensure compliance with health and safety regulations and standards.

Manage facilities staff and external contractors.

Manage organisation's facility assets to reduce costs and improve efficiency, productivity and safety.

Report and review all budgets, financial reports, contracts, expenditures and purchase orders related to the facilities management.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	4
T17	Contract Management	4
T40	Planning	4
T56	Technical Writing	4
T36	Knowledge of Accounting	4
T39	Operations	4
T45	Property Management	4
T51	Stakeholder Management	4
T78	Facilities Management	4
T73	Workplace Health and Safety	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4



Job role profile

Job family code

BFM

Job family title

Facilities Management

Job role code

BFM30

Job role title

Facilities Management Supervisor

Accountabilities

Supervise maintenance and repair works of facilities and equipment.

Manage delivery of complex contracts deliverables across operation and maintenance.

Oversee service recovery efforts and ensure providing effective services.

Develop facilities condition assessment to ensure capital renewal and improvement of facilities.

Evaluate facilities management services to ensure meeting quality standards of health, safety and regulations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	3
T17	Contract Management	3
T56	Technical Writing	3
T39	Operations	3
T45	Property Management	3
T51	Stakeholder Management	3
T78	Facilities Management	3
T73	Workplace Health and Safety	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3

Job role profile

Job family code
BFM

Job family title
Facilities Management

Job role code
BFM20

Job role title
Facilities Management Specialist

Accountabilities

Provide technical support to operations, employees and other business units in the organisation.

Assist in planning and scheduling preventative maintenance work.

Contribute to minimise the crisis of business operations, improve working condition and create a comfortable environment to the staff and clients.

Provide assistance to ensure day-to-day smooth management and operation of building's infrastructure.

Execute equipment audits and record-taking processes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	2
T56	Technical Writing	2
T45	Property Management	2
T51	Stakeholder Management	2
T78	Facilities Management	2
T73	Workplace Health and Safety	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code

BFM

Job family title

Facilities Management

Job role code

BFM10

Job role title

Facilities Administrator

Accountabilities

Maintain adequate parts inventory and order items as necessary.

Perform repair, maintenance and replacement of office equipment's, appliances, furniture, vehicles, buildings, ... etc.

Receive and review facility requests, issue responses to correspondences.

Process acquisition, installation and commissioning of equipment's required for the facilities.

Deal with emergencies as they arise in regards to operations and safety.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	1
T56	Technical Writing	1
T45	Property Management	1
T51	Stakeholder Management	1
T78	Facilities Management	1
T73	Workplace Health and Safety	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B15	Self-Development	1
B02	Adaptability	1
B06	Communication Skills	1
B17	Teamwork	1

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR50

Job role title
Head of Human Resources

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's human resources function.

Approve and ensure implementation of human resources function's policies and procedures and ensure its efficiency.

Manage human resources function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor human resources function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to human resources function.

Guide the HR function to attract and retain high calibre talent that fulfill the organisation's skills need to achieve its objectives.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	5
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T61	Recruitment	5
T62	Learning and Development	5
T63	Organisational Development	5
T72	Workforce Planning	5
T77	Compensation and Benefits	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR44

Job role title
Talent Acquisition Manager

Accountabilities

Develop recruitment strategy that covers onboarding processes, metrics, templates, policies and procedures.

Develop and monitor employer branding activities to attract the best talents.

Develop relationships with recruitment agencies.

Manage and coach the recruitment team to ensure alignment with the organisation's strategy.

Conduct interviews for critical and high level jobs.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	4
T24	Data Collection and Analysis	4
T54	Tech Savviness	4
T51	Stakeholder Management	4
T40	Planning	4
T53	Strategy Formulation	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B08	Decision Making	4
B06	Communication Skills	4
B16	Strategic Thinking	4
B12	Negotiation and Persuasion Skills	4

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR43

Job role title
Organisational Development Manager

Accountabilities

Develop and evaluate rewards strategy in line with an organisation’s overall strategy and maintain internal equity and external competitiveness.

Formulate the strategic workforce plans based on an organisation’s strategy and future requirements.

Review and develop the organisational structure of an organisation.

Oversee the process of job analysis, maintain up to date job descriptions in line with the market standards.

Oversee competency framework development and maintenance activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T63	Organisational Development	4
T10	Business Management	4
T24	Data Collection and Analysis	4
T40	Planning	4
T47	Research	4
T53	Strategy Formulation	4
T54	Tech Savviness	4
T72	Workforce Planning	4
T77	Compensation and Benefits	4
T68	Change Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	4
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B16	Strategic Thinking	4
B10	Leading Change	4
B13	People Management	4
B04	Coaching and Developing Others	4



Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR42

Job role title
Learning and Development Manager

Accountabilities

Evaluate and assess current and future training needs through job analysis, career paths, performance and consultation with line managers.

Advise and coach managers on performance enhancement, learning and leadership matters.

Develop and implement a variety of effective employee development methods across the organisation and in line with the learning and development strategy.

Manage and monitor the trainings and developments budget.

Develop an effective learning and development policy that achieves organisational goals.

Oversee various talent management and succession planning activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	4
T40	Planning	4
T24	Data Collection and Analysis	4
T71	Budgeting	4
T51	Stakeholder Management	4
T47	Research	4
T54	Tech Saviness	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B10	Leading Change	4
B16	Strategic Thinking	4
B14	Problem Solving	4
B07	Creativity and Innovativeness	4
B06	Communication Skills	4
B08	Decision Making	4

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR41

Job role title
Human Resources Operations Manager

Accountabilities

Develop and implement communication strategies to promote awareness of employee relations and increase the engagement.

Oversee internal HR information systems database to ensure all systems are accurate, effective and efficient and provide necessary reports for critical analysis.

Manage promoting employees' welfare, such as resolving human relations issues and promoting employee health and well-being to maintain a productive and harmonious workplace.

Oversee employee services that include but not limit to employees' data, payroll plan, benefits programs, ...etc.

Advise on HR administrative affairs including employment contracts, contract modifications and termination requirements...etc.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	4
T17	Contract Management	4
T24	Data Collection and Analysis	4
T38	Legal Knowledge	4
T54	Tech Savviness	4
T51	Stakeholder Management	4
T53	Strategy Formulation	4
T68	Change Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4



Job role profile

Job family code

BHR

Job family title

Human Resources

Job role code

BHR34

Job role title

Senior Talent Acquisition Specialist

Accountabilities

Contribute in developing and implementing the recruitment plan for the organisation.

Perform full cycle of recruitment that includes but not limit to sourcing, screening, Interviews for recruitment projects.

Lead offer preparation and negotiation with applicants.

Establish and maintain relationships with internal and external stakeholders.

Participate in different employer-branding activities and represent the organisation in career fairs.

Develop department and projects status reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	3
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T51	Stakeholder Management	3
T40	Planning	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B06	Communication Skills	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B14	Problem Solving	3
B12	Negotiation and Persuasion Skills	3

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR33

Job role title
Senior Organisational Development Specialist

Accountabilities

Lead the development of a strategic workforce planning based on the current and future needs, required capabilities and strategic direction.

Lead the job analysis, job evaluation, salary surveys, merit increase and benchmarking activities.

Participate on policy and procedure development by conducting benchmarks, surveys, focus groups, ...etc.

Propose organisation structures in line with an organisation's mandate and strategy.

Lead the process for competency framework model and design.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T63	Organisational Development	3
T10	Business Management	3
T24	Data Collection and Analysis	3
T40	Planning	3
T47	Research	3
T54	Tech Savviness	3
T72	Workforce Planning	3
T77	Compensation and Benefits	3
T68	Change Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B12	Negotiation and Persuasion Skills	3
B03	Attention to Details	3
B06	Communication Skills	3
B14	Problem Solving	3
B10	Leading Change	3
B17	Teamwork	3



Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR32

Job role title
Senior Learning and Development Specialist

Accountabilities

Identify training needs through conducting different types of analysis and provide recommendations on programs and activities trends.

Design and manage different training program plans that satisfy individual needs.

Develop training needs analysis that includes in-house and external course schedules, training materials and reading materials that aligned with the organisation's objectives.

Address employee inquires and needs regarding HR development practices such as performance, development, and career growth etc.

Prepare training evaluations to measure the return on investments (ROI).

Lead various talent management, succession planning, and performance management activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	3
T40	Planning	3
T24	Data Collection and Analysis	3
T51	Stakeholder Management	3
T47	Research	3
T54	Tech Savviness	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B03	Attention to Details	3
B17	Teamwork	3
B10	Leading Change	3
B15	Self-Development	3
B14	Problem Solving	3
B07	Creativity and Innovativeness	3
B06	Communication Skills	3

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR31

Job role title
Senior Human Resource Operations Specialist

Accountabilities

Provide advice to improve policies and procedures, employees' contract payroll processes.

Participate in the development and implementation of HR information systems to improve day-to-day operations.

Respond to employees' queries and advise in resolving issues that include but not limit to grievances, labor law or other employees' concerns.

Develop critical reports and analysis regarding employee's data, HR metrics and employment records.

Manage benefits programs and perform payroll activities.

Oversee and maintain employees' documents and information.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	3
T17	Contract Management	3
T24	Data Collection and Analysis	3
T38	Legal Knowledge	3
T54	Tech Savviness	3
T51	Stakeholder Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B06	Communication Skills	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B14	Problem solving	3



Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR24

Job role title
Talent Acquisition Specialist

Accountabilities

Perform the full cycle of recruitment that includes but not limit to sourcing, screening, interviews, ...etc.

Contribute in the process of on-boarding and oversee the orientation program for new employees.

Develop and publish job advertisements in various platforms and respond to inquiries.

Select the appropriate recruitment sources to build and maintain a strong pool of candidates.

Prepare recruitment progress reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	2
T24	Data Collection and Analysis	2
T54	Tech Saviness	2
T51	Stakeholder Management	2
T40	Planning	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B06	Communication Skills	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B14	Problem Solving	2
B12	Negotiation and Persuasion Skills	2

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR23

Job role title
Organisational Development Specialist

Accountabilities

Participate in the workforce planning through collecting and analysing data.

Conduct job analysis and develop job descriptions based on organisation standards.

Review the yearly merit increase, promotion increase, bonuses, sales incentives, ...etc.

Participate in enhancing policies and procedures based on the proposed objectives.

Study the organisation structure and propose enhancements to the design.

Participate in building and designing competency framework.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T63	Organisational Development	2
T10	Business Management	2
T24	Data Collection and Analysis	2
T40	Planning	2
T47	Research	2
T54	Tech Savviness	2
T68	Change Management	2
T72	Workforce Planning	2
T77	Compensation and Benefits	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B03	Attention to Details	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR22

Job role title
Learning and Development Specialist

Accountabilities

Organise appropriate training methods that include but not limit to; simulation, mentoring, on the job training, role-playing, and professional development classes.

Perform needs assessment and develop personal development plans for employees.

Evaluate ongoing programs to ensure that they achieve intended goals and objectives.

Participate in various talent management and succession planning activities.

Participate in monitoring the performance management cycle.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	2
T40	Planning	2
T24	Data Collection and Analysis	2
T51	Stakeholder Management	2
T54	Tech Savviness	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B17	Teamwork	2
B06	Commitment and Accountability	2
B15	Self-Development	2
B14	Problem Solving	2
B06	Communication Skills	2

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR21

Job role title
Human Resource Operations Specialist

Accountabilities

Participate in the implementation of payroll and benefits programs.

Analyse and report HR related data including but not limit to HR metrics, ...etc.

Participate in employees engagement initiatives to increase productivity and create a healthy workplace.

Communicate with employees to provide them with HR services, advise and answer their inquiries.

Maintain staff records archiving system and HR information systems.

Maintain HR employee relations that include but not limit to escalated disputes and disciplinarians, staff grievance, termination procedures and off boarding process.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	2
T17	Contract Management	2
T24	Data Collection and Analysis	2
T38	Legal Knowledge	2
T54	Tech Savviness	2
T51	Stakeholder Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B06	Communication Skills	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B14	Problem Solving	2



Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR14

Job role title
Talent Acquisition Coordinator

Accountabilities

Participate in employee onboarding logistic activities.

Contact candidates, schedule interviews, and respond to inquiries about the organisation's recruitment activities.

Prepare job postings and other materials in accordance with the organisation's recruitment standards.

Provide administrative support to the recruitment team.

Maintain and archive interview files and other supplementary documents.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	1
T24	Data Collection and Analysis	1
T54	Tech Savviness	1
T51	Stakeholder Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1

Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR12

Job role title
Learning and Development Administrator

Accountabilities

Participate in preparing in-house training calendar.

Participate in validating learning materials.

Maintain training records that include but not limit to trainee lists, schedules, attendance sheets and training certificates.

Handle accounts payable and ensure invoices are being paid accordingly.

Coordinate different training activities for employees with various providers.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	1
T40	Planning	1
T24	Data Collection and Analysis	1
T71	Budgeting	1
T54	Tech Savviness	1
T36	Knowledge of Accounting	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B02	Adaptability	1
B03	Attention to Details	1
B17	Teamwork	1
B06	Commitment and Accountability	1
B15	Self-Development	1
B06	Communication Skills	1



Job role profile

Job family code
BHR

Job family title
Human Resources

Job role code
BHR11

Job role title
Human Resource Operations Administrator

Accountabilities

Maintain and update employee's information records.

Schedule meetings, HR events and maintain agendas.

Provides payroll information by collecting relevant data.

Contribute to gather employees' requests and inquiries regarding human resources issues.

Prepare simple HR reports and gather data.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	1
T17	Contract Management	1
T24	Data Collection and Analysis	1
T38	Legal Knowledge	1
T51	Stakeholder Management	1
T54	Tech Savviness	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1

Job role profile

Job family code
BIA

Job family title
Internal Audit

Job role code
BIA50

Job role title
Head of Internal Audit

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s internal audit function.

Approve and ensure implementation of internal audit function policies and procedures and ensure its efficiency.

Manage internal audit function and ensures its compliance to regulatory requirements as well as Internal audit standards.

Manage and monitor internal audit function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to internal audit function.

Oversee the implementation of the approved audit plan assuring the highest level of service quality.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T74	Internal Audit	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code

BIA

Job family title

Internal Audit

Job role code

BIA40

Job role title

Internal Audit Manager

Accountabilities

Manage and direct the risk assessment and internal controls.

Plan and manage the internal audit cycles and determine scope, frequency and duration of audits and distribute resources accordingly.

Oversee and assess integrity of financial reporting cycles complying with rule, regulations and applicable standards.

Oversee the implementation of corrective actions and improvements according to audit recommendations.

Conduct ad hoc assignments regarding identified or reported risks.

Propose the department charter to ensure promotion of internal organisational integrity.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	4
T54	Tech Savviness	4
T40	Planning	4
T56	Technical Writing	4
T36	Knowledge of Accounting	4
T74	Internal Audit	4
T51	Stakeholder Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B03	Attention to Details	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B10	Leading Change	4
B13	People Management	4
B16	Strategic Thinking	4

Job role profile

Job family code
BIA

Job family title
Internal Audit

Job role code
BIA30

Job role title
Internal Audit Team Lead

Accountabilities

Define internal audit projects' scopes and approve timelines.

Review audit work documentations in order to ensure key controls are tested and all imperative risks are being addressed.

Examine financial reporting to ensure accuracy and reliability of accounting guidance and compliance with applicable standards.

Issue observations reports regarding audit projects.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T56	Technical Writing	3
T74	Internal Audit	3
T51	Stakeholder Management	3
T36	Knowledge of Accounting	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B11	Motivation	3
B05	Commitment and Accountability	3
B10	Leading Change	3
B15	Self-Development	3
B17	Teamwork	3



Job role profile

Job family code

BIA

Job family title

Internal Audit

Job role code

BIA20

Job role title

Internal Audit specialist

Accountabilities

Draft audit potential issues and findings according to risk implications.

Participate in planning and performing of audit activities including business operations, financial and compliance according to applicable standards.

Gather and analyse information and evidences on the existence of effective control measures.

Assist in determining audit requirements, identify areas of improvements, concerns, and recommend improvements to procedures and internal controls.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	2
T54	Tech Savviness	2
T56	Technical Writing	2
T74	Internal Audit	2
T51	Stakeholder Management	2
T36	Knowledge of Accounting	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B15	Self-Development	2
B17	Teamwork	2

Job role profile

Job family code
BIA

Job family title
Internal Audit

Job role code
BIA10

Job role title
Internal Audit Associate

Accountabilities

Gather required documents for internal audit including conducting research.

Contribute in creating various schedules, summaries and letters in accordance with audit principles and standards.

Develop and maintain an accurate filing and documentations on a timely manner.

Facilitate internal review activities according to audit standards.

Contribute in performing testing procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	1
T54	Tech Savviness	1
T56	Technical Writing	1
T74	Internal Audit	1
T51	Stakeholder Management	1
T36	Knowledge of Accounting	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	1
B02	Adaptability	1
B05	Commitment and Accountability	1
B03	Attention to Details	1
B15	Self-Development	1
B17	Teamwork	1



Job role profile

Job family code
BIR

Job family title
Investor Relations

Job role code
BIR50

Job role title
Head of Investor Relations

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s investor relations function.

Approve and ensure implementation of investor relations function policies and procedures and ensure its efficiency.

Manage investor relations function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor investor relations function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all matters related to investor relations function.

Maintain the accuracy of organisation’s information in sell-side research reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T35	Investment Analysis	5
T47	Research	5
T56	Technical Writing	5
T23	Customer Management	5
T22	Customer Focus	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B16	Strategic Thinking	5
B10	Leading Change	5
B09	Influence	5
B13	People Management	5
B04	Coaching and Developing Others	5
B06	Communication Skills	5

Job role profile

Job family code
BIR

Job family title
Investor Relations

Job role code
BIR40

Job role title
Investor Relations Manager

Accountabilities

Manage organisation's investor day, conference presentations, investor calls.

Drive quarterly earnings process, and evaluate variety of analyses including competitive analysis, industrial analysis and comparative evaluation of the organisation and its peers/competitors.

Manage all forms of investor relations communication to investors and exchanges.

Maintain the relationship with different stakeholders including but not limited to investors, sell-side research, financial institutions, credit rating agencies, financial media and other agencies.

Prepare investor relations policies and procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	4
T47	Research	4
T56	Technical Writing	4
T51	Stakeholder Management	4
T23	Customer Management	4
T40	Planning	4
T35	Investment Analysis	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B11	Motivation	4
B13	People Management	4
B04	Coaching and Developing Others	4



Job role profile

Job family code
BIR

Job family title
Investor Relations

Job role code
BIR30

Job role title
Senior Investor Relations Analyst

Accountabilities

Analyse and track different industry trends, competitive analysis and financial models on the organisation and on the industry to provide comprehensive insights.

Prepare for general assembly events.

Respond to requests for information, source of information or inquiries related to investor relations.

Supervise the preparation for an organisation's Investor day, conference presentations, investor calls.

Prepare the public exchange announcements and upload the required information.

Provide required information to regulatory bodies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	3
T47	Research	3
T56	Technical Writing	3
T51	Stakeholder Management	3
T23	Customer Management	3
T35	Investment Analysis	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B17	Teamwork	3
B15	Self-Development	3

Job role profile

Job family code
BIR

Job family title
Investor Relations

Job role code
BIR20

Job role title
Investor Relations Analyst

Accountabilities

Analyse models and reports that include benchmarking, industry trends and competitive analysis to provide business insights.

Provide timely and effective internal and external communication, particularly in response to inbound investors and regulatory inquiries.

Coordinate the organisation investor events, including but not limited to investor day, conference presentations, investor calls.

Prepare internal reports and updates on stock price performance of the organisation and its peers, investor dialogue, equity research reports, upcoming investor relations events, ... etc.

Assist in the preparation for general assembly events.

Participate in developing board of directors annual report.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	2
T47	Research	2
T56	Technical Writing	2
T51	Stakeholder Management	2
T23	Customer Management	2
T35	Investment Analysis	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communication Skills	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2



Job role profile

Job family code
BIR

Job family title
Investor Relations

Job role code
BIR10

Job role title
Investor Relations Associate

Accountabilities

Identify and gather data from internal or external resources.

Record and report information related to investor relations.

Gather organisation's performance information to develop the required reports and presentations.

Support financial analysis using analysis softwares.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	1
T47	Research	1
T56	Technical Writing	1
T51	Stakeholder Management	1
T23	Customer Management	1
T35	Investment Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B02	Adaptability	1

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT50

Job role title
Head of Information Technology

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's information technology function.

Approve and ensure implementation of information technology function policies and procedures and ensure its efficiency.

Manage information technology function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor information technology function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to information technology function.

Contribute in organisation wide business continuity and incident management to ensure smooth operations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T10	Business Management	5
T40	Planning	5
T46	Relationship Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T56	Technical Writing	5
T81	IT Infrastructure	5
T82	Enterprise Architecture	5
T83	IT Quality Assurance	5
T84	IT Governance	5
T85	IT Solutions Development	5
T86	IT Operations Management	5
T87	IT Services Management	5
T88	Systems Analysis	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B08	Decision Making	5
B09	Influence	5
B10	Leading Change	5
B12	Negotiation and Persuasion Skills	5
B13	People Management	5
B16	Strategic Thinking	5



Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT44

Job role title
Network and Infrastructure Manager

Accountabilities

Develop policies and procedures in regards to IT infrastructure and network.

Develop IT infrastructure and network standards in collaboration with relevant stakeholders.

Negotiate with vendors and suppliers for IT infrastructure and network matters.

Plan and lead the design, implementation, and execution of IT infrastructure and network solutions.

Plan and develop data recovery center (DR) and execute DR drills to ensure readiness of network infrastructure.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	4
T24	Data Collection and Analysis	4
T54	Tech Saviness	4
T40	Planning	4
T09	Business Continuity	4
T56	Technical Writing	4
T25	Data Management	4
T81	IT Infrastructure	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT43

Job role title
IT Development Manager

Accountabilities

Recommend development strategy in accordance with an organisation's strategy and business requirements.

Develop and ensures suitable procedures, processes and development standards are followed in the changes/ projects.

Oversee the status of the software development that include but not limit to designing, testing, debugging and rolling-out.

Monitor progress of development projects against plan, making adjustments where necessary and regularly reporting to relevant staff.

Advise to solve complex technical development related issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	4
T27	Digital Customer Experience Design	4
T28	Digital Transformation	4
T54	Tech Savviness	4
T40	Planning	4
T02	Analytics / Decision Sciences	4
T56	Technical Writing	4
T85	IT Solutions Development	4
T88	Systems Analysis	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4



Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT42

Job role title
IT Governance Manager

Accountabilities

Evaluate and enhance IT processes, workflows, policies and procedures.

Oversee the development and updates on the organisation enterprise architecture.

Monitor IT strategy and projects execution progress.

Implement and enhance IT Control Framework (ITCF).

Ensure quality assurance standards are implemented.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	4
T54	Tech Savviness	4
T28	Digital Transformation	4
T40	Planning	4
T09	Business Continuity	4
T48	Risk Management	4
T82	Enterprise Architecture	4
T83	IT Quality Assurance	4
T84	IT Governance	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT41

Job role title
IT Operations Manager

Accountabilities

Collaborate with relevant stakeholders to develop service level agreements (SLAs) in regards to information technology services.

Ensure effective resolution of IT incidents.

Oversee installations, updates and configurations of software and hardware as preset requirements.

Oversee technical documentation and manuals of IT support.

Oversee backup and disaster recovery activities that would include planning, testing and execution.

Plan and manage the capacity and demand of IT services.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	4
T28	Digital Transformation	4
T54	Tech Savviness	4
T40	Planning	4
T09	Business Continuity	4
T56	Technical Writing	4
T86	IT Operations Management	4
T87	IT Services Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4



Job role profile

Job family code

BIT

Job family title

Information Technology

Job role code

BIT34

Job role title

Senior Network and Infrastructure Engineer

Accountabilities

Participate in planning of IT infrastructure and network expansions.

Lead the process of installing, setting up, testing and maintaining IT infrastructure, network and network security.

Analyse and conclude solutions to complex technical issues related to IT infrastructure, network and network security.

Monitor, evaluate and suggest solutions to enhance infrastructure, network and network security performance utilisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	3
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T40	Planning	3
T09	Business Continuity	3
T56	Technical Writing	3
T25	Data Management	3
T81	IT Infrastructure	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT33

Job role title
Senior IT Development Specialist

Accountabilities

Formulate program specifications and basic prototypes for software development.

Develop plans for building a solution that includes coding, testing, rolling-out and other requirements, and taking into consideration development methodology.

Transform software designs and specifications into functioning code in the appropriate programming language and according to the standards.

Test and debug IT development solutions, and provide reports on results and ensures implementation and documentation of program changes.

Document the development process that includes the coding, testing and systems specifications.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	3
T27	Digital Customer Experience Design	3
T28	Digital Transformation	3
T54	Tech Savviness	3
T40	Planning	3
T02	Analytics / Decision Sciences	3
T56	Technical Writing	3
T85	IT Solutions Development	3
T88	Systems Analysis	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3



Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT32

Job role title
Senior IT Governance Specialist

Accountabilities

Lead the process of the Business Continuity Plans development.

Evaluate the effectiveness of processes for IT services and applications.

Develop of IT services policies and procedures.

Review and update IT enterprise architectures.

Monitor action plans implementation of audit/compliance observations in a timely manner.

Review of quality assurance expected results as per business requirements.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	3
T54	Tech Savviness	3
T28	Digital Transformation	3
T40	Planning	3
T09	Business Continuity	3
T48	Risk Management	3
T82	Enterprise Architecture	3
T83	IT Quality Assurance	3
T84	IT Governance	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT31

Job role title
IT Operations Team Lead

Accountabilities

Lead software, hardware and technology projects updates to improve overall efficiency and services.

Manage equipment assets and ensure their functionality and maintenance.

Create and maintain technical documentation and manuals for the technical instructions related to software and hardware.

Provide resolutions to complex technical issues, with specific focus towards determining the root cause.

Monitor and report service desk for IT issues, security and address the issues in a timely fashion.

Maintain capacity and demand to ensure effective IT services.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	3
T28	Digital Transformation	3
T54	Tech Savviness	3
T40	Planning	3
T09	Business Continuity	3
T56	Technical Writing	3
T86	IT Operations Management	3
T87	IT Services Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3



Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT24

Job role title
Network and Infrastructure Engineer

Accountabilities

Conduct routine maintenance and site assessment of network and network security infrastructure.

Monitor and report network and infrastructure malfunctions abnormalities and problems.

Perform installation and upgrades for network, network security and infrastructure where necessary.

Participate in developing capacity planning and design for network, network security and infrastructure.

Participate in network and infrastructure deployment.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	2
T24	Data Collection and Analysis	2
T54	Tech Saviness	2
T40	Planning	2
T09	Business Continuity	2
T56	Technical Writing	2
T25	Data Management	2
T81	IT Infrastructure	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT23

Job role title
IT Development Specialist

Accountabilities

Assist in creating design document and implementing development solutions with respect to the specifications, standards and procedures.

Track software changes and ensure proper documentation is maintained.

Troubleshoot and debug code in development solutions.

Test and evaluate new and existing solutions.

Develop business report with respect to specifications and requests.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	2
T27	Digital Customer Experience Design	2
T28	Digital Transformation	2
T54	Tech Savviness	2
T40	Planning	2
T02	Analytics / Decision Sciences	2
T56	Technical Writing	2
T85	IT Solutions Development	2
T88	Systems Analysis	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT22

Job role title
IT Governance Analyst

Accountabilities

Assist in developing IT business continuity plans.

Participate in assessing and monitoring the processes effectiveness for IT services and applications.

Participate in the development of IT services policies and procedures.

Assist in developing and updating IT enterprise architectures.

Participate in monitoring IT controls.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	2
T54	Tech Savviness	2
T28	Digital Transformation	2
T40	Planning	2
T09	Business Continuity	2
T48	Risk Management	2
T82	Enterprise Architecture	2
T83	IT Quality Assurance	2
T84	IT Governance	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT21

Job role title
IT Operations Specialist

Accountabilities

Monitor and analyse hardware, software, and system performance, diagnose and troubleshoot technical issues in a timely manner.

Provide assistance to advanced technical inquire and ensure unresolved issues are reported.

Prepare accurate and timely reports and record technical issues and solutions in logs.

Install and maintain hardware, software, and peripheral equipment.

Conduct IT asset documentation for organisation's software and hardware.

Ensure effective implementation of security patches and configurations baseline.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	2
T28	Digital Transformation	2
T54	Tech Saviness	2
T40	Planning	2
T09	Business Continuity	2
T56	Technical Writing	2
T86	IT Operations Management	2
T87	IT Services Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code

BIT

Job family title

Information Technology

Job role code

BIT14

Job role title

Network and Infrastructure Technician

Accountabilities

Perform troubleshooting to network and security failures.

Identify bottleneck issues to ensure efficiency of network and infrastructure.

Inspect cables of infrastructure and fixes minor and major incidents.

Provide support for network and security infrastructure including but not limited to physical preventive maintenance, hardware replacements and troubleshooting physical issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	1
T24	Data Collection and Analysis	1
T54	Tech Savviness	1
T40	Planning	1
T09	Business Continuity	1
T56	Technical Writing	1
T25	Data Management	1
T81	IT Infrastructure	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1

Job role profile

Job family code
BIT

Job family title
Information Technology

Job role code
BIT11

Job role title
IT Support Administrator

Accountabilities

Identify and diagnose basic problems in information technology systems.

Answer user inquiries regarding hardware or software operation to resolve problems.

Operate and monitor the performance of information technology hardware, software, batches and peripheral parts.

Setup and perform minor repairs to hardware, software, or peripheral equipment, following preset specifications.

Prepare accurate and timely reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T54	Tech Savviness	1
T56	Technical Writing	1
T86	IT Operations Management	1
T87	IT Services Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1



Job role profile

Job family code
BLE

Job family title
Legal

Job role code
BLE50

Job role title
Head of Legal

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's legal function.

Approve and ensure implementation of legal function policies and procedures, and ensure its efficiency and regulatory compliant.

Manage legal function and ensures its compliance with regulatory requirements as well as market standards.

Manage and monitor legal function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all legal matters related to organisation.

Evaluate legal risks and implications of all business transactions and keep all departments of an organisation up-to-date of developments in laws and regulations to raise the legal awareness.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	5
T17	Contract Management	5
T07	Business Acumen	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T47	Research	5
T24	Data Collection and Analysis	5
T79	Legal Practice	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
BLE

Job family title
Legal

Job role code
BLE40

Job role title
Legal Manager

Accountabilities

Communicate and negotiate with external parties and create relations of trust.

Assess organisation's legal risks, recommend mitigating measures and handle risks in business process and decision-making.

Manage organisation's assets including but not limit to intellectual property and execute procedures for protecting patents, trademarks, and industrial designs.

Provide legal opinion and guidance to management on different legal matters and ensure compliance with applicable laws.

Oversee and advise on organisation's litigation proceedings.

Oversee coordination and relationship with external legal consultants.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T47	Research	4
T17	Contract Management	4
T24	Data Collection and Analysis	4
T56	Technical Writing	4
T79	Legal Practice	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B12	Negotiation and Persuasion Skills	4
B14	Problem Solving	4



Job role profile

Job family code
BLE

Job family title
Legal

Job role code
BLE30

Job role title
Senior Legal Specialist

Accountabilities

Deal with complex legal matters that contain multiple stakeholders and forces.

Review organisation's business contracts as per applicable laws and identify potential risks.

Prepare reports, legal research and review an organisation litigation strategy pertaining to legal matters.

Serve as the primary point of contact for internal business teams seeking legal support.

Assist the business in compliance with all various legal requirements.

Represent the organisation litigation before semi-judicial committees and judicial bodies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T47	Research	3
T17	Contract Management	3
T24	Data Collection and Analysis	3
T56	Technical Writing	3
T51	Stakeholder Management	3
T79	Legal Practice	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B06	Communication Skills	3
B12	Negotiation and Persuasion Skills	3
B14	Problem Solving	3

Job role profile

Job family code
BLE

Job family title
Legal

Job role code
BLE20

Job role title
Legal specialist

Accountabilities

Represent the organisation litigation before semi-judicial committees and judicial bodies on simple legal matters.

Act as internal legal advisor on various legal matters and provide technical opinions.

Draft and solidify agreements, contracts and other legal documents to ensure the organisation full legal rights.

Review legal documentation and tackle critical issues as well as preserving all organisations records.

Conduct legal research of laws, rules, and regulations relevant to business purposes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T47	Research	2
T17	Contract Management	2
T24	Data Collection and Analysis	2
T56	Technical Writing	2
T51	Stakeholder Management	2
T79	Legal Practice	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B06	Communication Skills	2
B14	Problem Solving	2



Job role profile

Job family code

BMA

Job family title

Marketing

Job role code

BMA50

Job role title

Head of Marketing

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's marketing function.

Approve and ensure implementation of marketing function policies and procedures and ensure its efficiency.

Manage marketing function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor marketing function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to marketing function.

Communicate and enforce standards and guidelines for marketing communications and corporate branding to ensure consistency, level of quality and achievement of organisational objectives across all marketing projects and assets.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T37	Knowledge of the Economy	5
T17	Contract Management	5
T07	Business Acumen	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T65	Marketing Practice	5
T27	Digital Customer Experience Design	5
T14	Client Acquisition	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
BMA

Job family title
Marketing

Job role code
BMA40

Job role title
Marketing Manager

Accountabilities

Oversee research analysis of market segments, competitions and customer requirements.

Manage the marketing strategy that supports current or future products.

Coordinate and enforce branding guidelines and standards across the organisation.

Interpret and convert campaign and research data into tangible, action-oriented strategies to manage satisfaction, engagement and retention of clients.

Manage and develop marketing campaigns.

Understand and Interpret business needs into marketing action plans to achieve business objectives.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	4
T24	Data Collection and Analysis	4
T14	Client Acquisition	4
T27	Digital Customer Experience Design	4
T40	Planning	4
T47	Research	4
T56	Technical Writing	4
T54	Tech Savviness	4
T65	Marketing Practice	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B08	Decision Making	4
B10	Leading Change	4
B12	Negotiation and Persuasion Skills	4
B07	Creativity and Innovativeness	4
B14	Problem Solving	4



Job role profile

Job family code

BMA

Job family title

Marketing

Job role code

BMA30

Job role title

Senior Marketing Specialist

Accountabilities

Lead the development of products while taking into consideration relevant brand concepts.

Develop and manage project plans to deliver marketing campaigns on time with the desired quality.

Assist with all aspects of achieving marketing activities.

Create and manage digital media activities for an organisation.

Collaborate to manage and create content for all marketing activities.

Write a creative brief of organisation's services and products and ensure efficient execution.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	3
T24	Data Collection and Analysis	3
T14	Client Acquisition	3
T27	Digital Customer Experience Design	3
T47	Research	3
T56	Technical Writing	3
T54	Tech Savviness	3
T65	Marketing Practice	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B02	Adaptability	3
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B07	Creativity and Innovativeness	3
B14	Problem Solving	3
B17	Teamwork	3

Job role profile

Job family code
BMA

Job family title
Marketing

Job role code
BMA20

Job role title
Marketing Specialist

Accountabilities

Create marketing analysis and reports according to the information collected such as marketing trends, ... etc.

Conduct online advertisements, social media campaigns, email marketing campaigns and website traffic statistics and analytics.

Utilise marketing communication channels such as digital channels and traditional channels to achieve the organisation's marketing goals.

Contributes in the preparation of social media campaigns and digital marketing in line with the strategy and goals.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	2
T24	Data Collection and Analysis	2
T14	Client Acquisition	2
T27	Digital Customer Experience Design	2
T47	Research	2
T56	Technical Writing	2
T54	Tech Saviness	2
T65	Marketing Practice	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B06	Communication Skills	2
B15	Self-Development	2
B07	Creativity and Innovativeness	2
B14	Problem Solving	2



Job role profile

Job family code

BPA

Job family title

Project Management

Job role code

BPA50

Job role title

Head of Project Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's project management function.

Approve and ensure implementation of project management function policies and procedures and ensure its efficiency.

Manage project management function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor project management function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to project management function.

Improve and maintain best tactics to enable successful delivery of projects to stakeholders across the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	5
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T69	Project Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
BPA

Job family title
Project Management

Job role code
BPA40

Job role title
Portfolio Manager

Accountabilities

Plan and lead multiple projects and programs that aligns with portfolio objectives and strategic goals.

Ensure all portfolio's projects and programs are managed and executed in line with strategic goals and objectives.

Ensure the portfolio goals and objectives are met through providing support to program and project managers.

Produce and present portfolio reports to management stakeholders.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T69	Project Management	4
T56	Technical Writing	4
T24	Data Collection and Analysis	4
T48	Risk Management	4
T54	Tech Savviness	4
T51	Stakeholder Management	4
T53	Strategy Formulation	4
T68	Change Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4
B12	Negotiation and Persuasion Skills	4



Job role profile

Job family code

BPA

Job family title

Project Management

Job role code

BPA30

Job role title

Program Manager

Accountabilities

Develop program charter, objectives, expected outcomes, benefits and roadmap.

Define projects and tasks under the program to achieve the expected benefits.

Manage and control the program, taking inconsideration the interdependencies of projects.

Establish effective communication between all program stakeholders.

Prepare reports by gathering, analysing and summarising relevant information on findings and program status.

Identify and report all program risks, issues and recommend mitigation plans.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	3
T68	Change Management	3
T24	Data Collection and Analysis	3
T69	Project Management	3
T48	Risk Management	3
T54	Tech Saviness	3
T51	Stakeholder Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B06	Communication Skills	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B12	Negotiation and Persuasion Skills	3
B10	Leading Change	3

Job role profile

Job family code
BPA

Job family title
Project Management

Job role code
BPA20

Job role title
Project Manager

Accountabilities

Contribute to the development of the project objective, plan and scope.

Ensure all project deliverables are delivered on-time, within scope, with the required quality and within budget.

Gather, compile and Analyse project data and inputs.

Support the coordination and the flow of communication of the project.

Act as a focal point to answer inquiries or provide information regarding the project to relevant stakeholder.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	2
T68	Change Management	2
T24	Data Collection and Analysis	2
T69	Project Management	2
T48	Risk Management	2
T54	Tech Savviness	2
T51	Stakeholder Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B06	Communication Skills	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B12	Negotiation and Persuasion Skills	2
B14	Problem Solving	2
B02	Adaptability	2



Job role profile

Job family code

BPA

Job family title

Project Management

Job role code

BPA10

Job role title

Project Coordinator

Accountabilities

Track and coordinate project management activities, resources and information.

Communicate with relevant stakeholder to identify and define requirements, scope, objectives and tasks for the project.

Establish effective communication tools between all stakeholder to answer inquiries and facilitate communication process.

Ensure all projects tasks and deliverables are met.

Record, present project data and documents, and report risks/issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	1
T68	Change Management	1
T24	Data Collection and Analysis	1
T69	Project Management	1
T48	Risk Management	1
T54	Tech Saviness	1
T51	Stakeholder Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B02	Adaptability	1

Job role profile

Job family code
BPD

Job family title
Product Development

Job role code
BPD50

Job role title
Head of Product Development

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's product development function.

Approve and ensure implementation of product development function policies and procedures and ensure its efficiency.

Manage product development function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor product development function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to product development function.

Ensure operations are implemented using new technologies and promote service innovation within the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T22	Customer Focus	5
T43	Product Design and Development	5
T28	Digital Transformation	5
T44	Product Management	5
T10	Business Management	5
T27	Digital Customer Experience Design	5
T46	Relationship Management	5
T56	Technical Writing	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BPD

Job family title
Product Development

Job role code
BPD40

Job role title
Product Development Manager

Accountabilities

Contribute to the development and oversee implementation of products strategy and vision.

Introduce new products plan and ensure the organisation's products portfolio is inclusive and satisfying clients demand.

Manage the implementation and operation of new technologies and service innovation for all of the organisation's products and services.

Manage and monitor the product's cost and potential margin and measure profitability.

Manage the product development team performance and ensure objectives are met.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	4
T44	Product Management	4
T27	Digital Customer Experience Design	4
T28	Digital Transformation	4
T22	Customer Focus	4
T46	Relationship Management	4
T40	Planning	4
T56	Technical Writing	4
T47	Research	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B07	Creativity and Innovativeness	4
B13	People Management	4
B16	Strategic Thinking	4
B10	Leading Change	4

Job role profile

Job family code
BPD

Job family title
Product Development

Job role code
BPD30

Job role title
Product Development Supervisor

Accountabilities

Conduct market scan, competitor activities and movements, and better understand clients needs for price recommendations and decision making.

Identify critical gaps in the organisation's product portfolio and developing and implementing product development options.

Assess operational risks in the design of new products.

Measure and monitor the product or service's performance as well as presenting product related consumer, market, and competitive intelligence to management.

Ensure that there is compliance with relevant legislation, regulations, and organisation's business processes and policies including the client fiduciary responsibility.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	3
T44	Product Management	3
T28	Digital Transformation	3
T27	Digital Customer Experience Design	3
T22	Customer Focus	3
T56	Technical Writing	3
T46	Relationship Management	3
T47	Research	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B05	Commitment and Accountability	3
B03	Attention to Details	3
B07	Creativity and Innovativeness	3
B02	Adaptability	3
B15	Self-Development	3
B11	Motivation	3
B10	Leading Change	3



Job role profile

Job family code

BPD

Job family title

Product Development

Job role code

BPD20

Job role title

Product Development Specialist

Accountabilities

Monitor market trends and information collected by the organisation to identify potential areas for the development of new financial products, and the restructuring of existing products.

Take new and modified commercial lines products from concept to implementation across all lines of business for the target niche.

Provide regular feedback on targeted segments and product requirements for local markets including product specifications functionality and pricing.

Propose practical solutions based on research and background knowledge of the latest developments in technologies related financial fields.

Identify risks associated to clients segments and the development of new products and services.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	2
T44	Product Management	2
T24	Data Collection and Analysis	2
T28	Digital Transformation	2
T27	Digital Customer Experience Design	2
T22	Customer Focus	2
T56	Technical Writing	2
T46	Relationship Management	2
T47	Research	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B05	Commitment and Accountability	3
B03	Attention to Details	3
B07	Creativity and Innovativeness	3
B02	Adaptability	3
B15	Self-Development	3
B01	Achievement Orientation	3

Job role profile

Job family code
BPD

Job family title
Product Development

Job role code
BPD10

Job role title
Product Development Associate

Accountabilities

Use internal and external data sources to improve the organisation's understanding of product markets, competitors activities, and client segments.

Use statistical methods and applications to analyse customer applications and make concrete recommendations regarding underwriting guidelines and product design.

Perform initial analysis to assess need for requested changes and the potential impact of these.

Facilitate effective and client centred solutions to customers' financial issues.

Respond in a timely fashion to all enquiries/requests for product information and/or changes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	1
T44	Product Management	1
T24	Data Collection and Analysis	1
T27	Digital Customer Experience Design	1
T46	Relationship Management	1
T28	Digital Transformation	1
T47	Research	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1
B01	Achievement Orientation	1



Job role profile

Job family code
BPM

Job family title
Portfolio Management

Job role code
BPM50

Job role title
Head of Portfolio Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's portfolio management.

Approve and ensure implementation of portfolio management policies and procedures and ensure its efficiency.

Manage portfolio management and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor portfolio management budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to portfolio management.

Ensure all portfolio models are developed according to the proper risk tolerance of target segments.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T41	Portfolio Management	5
T10	Business Management	5
T05	Asset Management	5
T46	Relationship Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code
BPM

Job family title
Portfolio Management

Job role code
BPM40

Job role title
Portfolio Manager

Accountabilities

Establish a loan portfolio strategy and defining the portfolio risk profile and overall portfolio objectives.

Develop portfolio model according to the risk tolerance and ensure rebalancing in a timely manner to minimise risk relative to a target segments.

Ensure portfolio diversification to avoid risk concentration and guarantee overall returns.

Develop innovative approaches, tools, and techniques for modelling changes in loan portfolio performance and ensure proper management for risk mitigation.

Manage the performance of the portfolio and ensure optimisation and enhancement through proactive and defensive positioning.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	4
T46	Relationship Management	4
T40	Planning	4
T05	Asset Management	4
T20	Credit Principles	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B07	Creativity and Innovativeness	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B16	Strategic Thinking	4
B13	People Management	4



Job role profile

Job family code

BPM

Job family title

Portfolio Management

Job role code

BPM30

Job role title

Assistant Portfolio Manager

Accountabilities

Support in the development and operations of the portfolio and assist related functions with portfolio analytics.

Support portfolio segmentation process, identify concentration risk and establish loan pools characteristics to enable proper mitigation of associated risks.

Analyse and report information about particular concentration and its effect on portfolio risk profile for accurate evaluation.

Perform stress tests on individual loan, concentrations and other portfolio segments focusing on critical factors identified for the portfolio.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	3
T46	Relationship Management	3
T05	Asset Management	3
T20	Credit Principles	3
T52	Statistics Knowledge	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B15	Self-Development	3
B17	Teamwork	3

Job role profile

Job family code
BPM

Job family title
Portfolio Management

Job role code
BPM20

Job role title
Portfolio Analyst

Accountabilities

Analyse individual loans information and monitor associated credit risk.

Identify risk posed by each credit and their interrelations among portfolios and propose tools to better control credit risk.

Monitor loan(s) performance and clients changing situations to update the portfolio and analyse impact of these changes.

Participate in account reviews and communicate with clients keeping a proactive relationship.

Develop or use existing platforms or statistical software to track loan performance, analyse credit risk and generate financial reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	2
T46	Relationship Management	2
T05	Asset Management	2
T20	Credit Principles	2
T52	Statistics Knowledge	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communication Skills	2
B14	Problem Solving	2
B05	Commitment and Accountability	2
B02	Adaptability	2
B03	Attention to Details	2
B15	Self-Development	2
B07	Creativity and Innovativeness	2



Job role profile

Job family code
BPR

Job family title
Procurement

Job role code
BPR50

Job role title
Head of Procurement

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s procurement function.

Approve and ensure implementation of procurement function policies and procedures and ensure its efficiency.

Manage procurement function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor procurement function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to procurement function.

Guide the procurement team in optimising the purchasing model.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T17	Contract Management	5
T10	Business Management	5
T46	Relationship Management	5
T40	Planning	5
T39	Operations	5
T51	Stakeholder Management	5
T38	Legal Knowledge	5
T53	Strategy Formulation	5
T66	Procurement	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
BPR

Job family title
Procurement

Job role code
BPR40

Job role title
Procurement Manager

Accountabilities

Contribute in developing and implementing purchasing strategies.

Manage sourcing activities and processes.

Manage all onboarding processes and ensure proper risk assessments provided for each supplier or contract.

Prepare appropriate budget and manage control spending for all contracts to build a culture of long-term saving or cost reduction.

Forecast price and market trends to identify changes of balance in purchasing power.

Ensure proper control on all contracts management activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T47	Research	4
T17	Contract Management	4
T54	Tech Saviness	4
T56	Technical Writing	4
T40	Planning	4
T51	Stakeholder Management	4
T38	Legal Knowledge	4
T66	Procurement	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B12	Negotiation and Persuasion Skills	4
B14	Problem Solving	4



Job role profile

Job family code
BPR

Job family title
Procurement

Job role code
BPR30

Job role title
Senior Procurement Specialist

Accountabilities

Devise plans and oversee all purchasing processes to ensure its efficiency.

Implement all optimal contract negotiation.

Supervise activities and evaluate all purchase orders, payment execution and transportations.

Manage supplier relations and negotiating contracts, prices, timelines, ...etc.

Inspect and evaluate the quality of purchased items and resolve shortcomings.

Prepare all type of required reports that include but not limited to spend analysis, SLA monitoring, ..etc.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T47	Research	3
T17	Contract Management	3
T54	Tech Savviness	3
T56	Technical Writing	3
T40	Planning	3
T51	Stakeholder Management	3
T38	Legal Knowledge	3
T66	Procurement	3
T38	Legal Knowledge	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B06	Communication Skills	3
B12	Negotiation and Persuasion Skills	3
B14	Problem Solving	3

Job role profile

Job family code
BPR

Job family title
Procurement

Job role code
BPR20

Job role title
Procurement Specialist

Accountabilities

Identify and analyse all vendors and suppliers, supply, and price options, by trends of industry and demand.

Create and maintain relationships with suppliers and vendors.

Negotiate contract terms of agreement and pricing.

Evaluate goods, service and suppliers according to key business criteria.

Prepare reports on purchases, including cost analysis.

Issue purchase orders and agreements.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T47	Research	2
T17	Contract Management	2
T54	Tech Savviness	2
T56	Technical Writing	2
T40	Planning	2
T51	Stakeholder Management	2
T38	Legal Knowledge	2
T66	Procurement	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B06	Communication Skills	2
B14	Problem Solving	2



Job role profile

Job family code
BPR

Job family title
Procurement

Job role code
BPR10

Job role title
Procurement Associate

Accountabilities

Conduct market research to determine sources of supplies.

Assist in the implementation and coordination of the daily procurement activities.

Maintain database of suppliers, vendors to ensure regular update of data.

Verify current inventory levels and keep records to prevent inventory gaps.

Prepare all related actions and documents for competitive bidding/ onboarding.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T47	Research	1
T17	Contract Management	1
T54	Tech Savviness	1
T56	Technical Writing	1
T40	Planning	1
T51	Stakeholder Management	1
T38	Legal Knowledge	1
T66	Procurement	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B06	Communication Skills	1
B02	Adaptability	1

Job role profile

Job family code
BRM

Job family title
Risk Management

Job role code
BRM50

Job role title
Head of Risk Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's risk management function.

Approve and ensure implementation of risk management function policies and procedures and ensure its efficiency.

Manage risk management function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor risk management function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to risk management function.

Ensure business continuity plan and recovery strategy are in place and all organisation's functions are fully aware of.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T48	Risk Management	5
T04	Asset Liability Management	5
T09	Business Continuity	5
T52	Statistics Knowledge	5
T10	Business Management	5
T20	Credit Principles	5
T42	Pricing the Risk	5
T37	Knowledge of the Economy	5
T56	Technical Writing	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
BRM

Job family title
Risk Management

Job role code
BRM40

Job role title
Risk Manager

Accountabilities

Contribute to the development of the organisation risk strategy including risk control measures to manage and mitigate risk exposures.

Monitor implementation of overall risk management policies and processes and set the risk appetite for the organisation.

Develop business continuity plan and recovery strategy to limit risk.

Identify key risks and mitigating factors of potential investments.

Develop and oversee implementation of the risk strategy awareness framework.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	4
T42	Pricing the Risk	4
T04	Asset Liability Management	4
T09	Business Continuity	4
T40	Planning	4
T56	Technical Writing	4
T52	Statistics Knowledge	4
T20	Credit Principles	4
T37	Knowledge of the Economy	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4

Job role profile

Job family code
BRM

Job family title
Risk Management

Job role code
BRM30

Job role title
Senior Risk Specialist

Accountabilities

Devise systems and processes to monitor validity of risk modelling outputs.

Assess and estimate different types of risks affecting the business and analyse the impact when risks occur.

Contribute to development of risk management systems.

Monitor and analyse the portfolio of risk to evaluate the effectiveness of risk management.

Build risk awareness amongst staff by providing support and training within the company.

Devise scenario analysis reflecting possible severe events impacting the business.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	3
T42	Pricing the Risk	3
T04	Asset Liability Management	3
T09	Business Continuity	3
T20	Credit Principles	3
T52	Statistics Knowledge	3
T37	Knowledge of the Economy	3
T56	Technical Writing	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B05	Commitment and Accountability	3
B11	Motivation	3
B03	Attention to Details	3
B10	Leading Change	3
B15	Self-Development	3



Job role profile

Job family code
BRM

Job family title
Risk Management

Job role code
BRM20

Job role title
Risk Analyst

Accountabilities

Identify and analyse areas of potential risks to business operations.

Develop and implement risk-assessment models and methodologies ensuring the mathematical and statistical techniques.

Communicate key risks to management and recommend appropriate control actions.

Produce reports or presentations that outline findings, explain risk positions, or recommend changes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	2
T20	Credit Principles	2
T52	Statistics Knowledge	2
T04	Asset Liability Management	2
T09	Business Continuity	2
T24	Data Collection and Analysis	2
T37	Knowledge of the Economy	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B15	Self-Development	2

Job role profile

Job family code
BRM

Job family title
Risk Management

Job role code
BRM10

Job role title
Risk Associate

Accountabilities

Identify different types of risks and gather risk-related data from internal or external resources.

Record and report information related to risk management.

Gather organisational performance information to assess risks on business operations.

Support statistical analysis to quantify risks using statistical analysis software or econometric models.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	1
T52	Statistics Knowledge	1
T04	Asset Liability Management	1
T09	Business Continuity	1
T24	Data Collection and Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B02	Adaptability	1
B06	Communication Skills	1
B03	Attention to Details	1



Job role profile

Job family code

BSA

Job family title

Sharia Advisory and Research

Job role code

BSA50

Job role title

Head of Sharia Advisory and Research

Accountabilities

Set the organisation's Sharia strategy and specify the Sharia requirements for financial transactions according to the organisation's main activities.

Approve the memorandum prepared for relevant parties regarding the Sharia requirements for financial transactions.

Review the formulation of Sharia decisions and submit them to the relevant parties for approval.

Approve the material of the training plans in relation to the Sharia requirements for financial transactions of the organisation's activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	5
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T43	Product Design and Development	5
T47	Research	5
T56	Technical Writing	5
T37	Knowledge of the Economy	5
T10	Business Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B04	Coaching and Developing Others	5
B10	Leading Change	5
B12	Negoaiton and Persuasion Skills	5

Job role profile

Job family code
BSA

Job family title
Sharia Advisory and Research

Job role code
BSA40

Job role title
Sharia Advisory and Research Manager

Accountabilities

Develop the of Sharia consulting and research plan and supervise its implementation.

Develop and preparing appropriate Sharia formulation for the organisation’s main activities according to the results of Sharia research.

Ensure that all requests and questions relevant to the organisation’s main activities concerning Sharia are answered.

Ensure that the required memorandum are developed and accurate, in preparation for approval.

Supervise the process of writing of draft Sharia decisions according to the needs of the organisation's financial transactions.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	4
T43	Product Design and Development	4
T47	Research	4
T56	Technical Writing	4
T37	Knowledge of the Economy	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4



Job role profile

Job family code

BSA

Job family title

Sharia Advisory and Research

Job role code

BSA30

Job role title

Senior Sharia Advisory and Research Specialist

Accountabilities

Prepare memorandum and make amendments according to Sharia research and study results and reports.

Submit proposals and opinions regarding the Sharia requirements for organisation's financial transactions.

Review the issued reports, updates, references, and publications regarding Sharia financial transactions, as well as proposing Sharia research studies to keep pace with developments in this field.

Draft the organisation's Sharia decisions and directives in preparation for review and submission to the authorisation bodies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	3
T43	Product Design and Development	3
T47	Research	3
T56	Technical Writing	3
T37	Knowledge of the Economy	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B08	Decision Making	3
B01	Achievement Orientation	3
B03	Attention to Details	3
B02	Adaptability	3

Job role profile

Job family code
BSA

Job family title
Sharia Advisory and Research

Job role code
BSA20

Job role title
Sharia Advisory and Research Specialist

Accountabilities

Participate in preparing memorandum and submitting all supporting documents.

Study topics as requested by advisors and the Sharia Research Department regarding financial transactions of the main activities of the organisation.

Prepare Sharia research results reports and support them with examples and sources that support decision-making in the Sharia opinion.

Participate in drafting Sharia decisions based on the approved memorandum.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	2
T43	Product Design and Development	2
T47	Research	2
T56	Technical Writing	2
T37	Knowledge of the Economy	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B02	Adaptability	2



Job role profile

Job family code

BSA

Job family title

Sharia Advisory and Research

Job role code

BSA10

Job role title

Sharia Advisory and Research Assistant

Accountabilities

Collect data required for Sharia research and information supporting Sharia consulting and its decisions.

Collect and archive all Sharia decisions issued and their updates as well as Sharia publications and references related to financial transactions.

Prepare presentations and awareness workshops on the organisation's Sharia decisions.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	1
T43	Product Design and Development	1
T47	Research	1
T37	Knowledge of the Economy	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B03	Attention to Details	1
B02	Adaptability	1

Job role profile

Job family code
BSC

Job family title
Sharia Compliance and Audit

Job role code
BSC50

Job role title
Head of Sharia Compliance and Audit

Accountabilities

Carry out the strategy and procedures for Sharia compliance and audit of the organisation in accordance with its Sharia decisions.

Approve Sharia compliance and auditing programs and ensuring their compliance with the organisation's Sharia decisions.

Approve compliance reports and Sharia audit, including recommendations to correct violations, if any, and presenting them to the stakeholders.

Ensure the implementation of the recommendations issued in the event of violations of the Sharia requirements and follow up on its procedures.

Approve training and awareness plans and programs for the Sharia compliance for all employees of the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	5
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T47	Research	5
T56	Technical Writing	5
T37	Knowledge of the Economy	5
T46	Relationship Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B04	Coaching and Developing Others	5
B10	Leading Change	5
B12	Negoaiton and Persuasion Skills	5



Job role profile

Job family code

BSC

Job family title

Sharia Compliance and Audit

Job role code

BSC40

Job role title

Sharia Compliance and Audit Manager

Accountabilities

Establish work policies and procedures for Sharia compliance and auditing and supervise their implementation.

Prepare Sharia compliance and audit programs according to the organisation's Sharia strategy and Sharia decisions.

Prepare a detailed plan for Sharia compliance and audit and ensure its implementation, including periodic oversight and reporting compliance to Sharia decisions.

Prepare training and awareness programs for the organisation's Sharia decisions and promote the Sharia compliance of all employees to avoid Sharia violations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	4
T47	Research	4
T56	Technical Writing	4
T37	Knowledge of the Economy	4
T46	Relationship Management	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4

Job role profile

Job family code
BSC

Job family title
Sharia Compliance and Audit

Job role code
BSC30

Job role title
Senior Sharia Compliance and Audit Specialist

Accountabilities

Implement Sharia compliance and audit programs, and supervise field visits and examination work.

Ensure conformity of business models (policies / procedures / automated systems / ...) and audit them according to the organisation's Sharia decisions.

Review Sharia compliance and audit reports and provide opinions on the observations or violations that appear as a result of the examination and submit recommendations.

Provide advice to all departments of the organisation and provide advice regarding requirements for compliance with the organisation's Sharia decisions and policies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	3
T47	Research	3
T56	Technical Writing	3
T37	Knowledge of the Economy	3
T46	Relationship Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B08	Decision Making	3
B01	Achievement Orientation	3
B03	Attention to Details	3
B02	Adaptability	3



Job role profile

Job family code

BSC

Job family title

Sharia Compliance and Audit

Job role code

BSC20

Job role title

Sharia Compliance and Audit Specialist

Accountabilities

Carry out field visits and checks in accordance with Sharia compliance and audit programs to ensure that all procedures comply with the organisation's Sharia decisions.

Evaluate the products, procedures, and models used relevant to the main activities of the organisation and review them according to the requirements of the organisation's Sharia decisions.

Prepare reports on compliance to the organisation's Sharia policies and decisions and document observations for presentation to the line manager.

Spread awareness of the Sharia decisions, policies and procedures and propose training topics to promote compliance to the Sharia decisions of the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	2
T47	Research	2
T56	Technical Writing	2
T37	Knowledge of the Economy	2
T46	Relationship Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B02	Adaptability	2
B08	Decision Making	2

Job role profile

Job family code
BSC

Job family title
Sharia Compliance and Audit

Job role code
BSC10

Job role title
Sharia Compliance and Audit Assistant

Accountabilities

Collect data on Sharia compliance and audit and provide them for examination and analysis.

Collect the organisation's Sharia decisions, Sharia compliance guides and references for Sharia financial provisions.

Providing support in Sharia compliance and auditing operations and collect the required documents for the various reports related to these operations.

Support in preparing training and awareness programs to comply with the organisation's Sharia decisions.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)	1
T47	Research	1
T37	Knowledge of the Economy	1
T46	Relationship Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B03	Attention to Details	1
B02	Adaptability	1



Job role profile

Job family code
BTR

Job family title
Treasury

Job role code
BTR50

Job role title
Head of Treasury

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's treasury function.

Approve and ensure implementation of treasury function policies and procedures and ensure its efficiency.

Manage treasury function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor treasury function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to treasury function.

Approve treasury activities according to the organisation's needs and investment strategy.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C06	Regulatory Knowledge (Banking Sector)	5
C02	Product Knowledge/ Advisory (Banking Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T41	Portfolio Management	5
T30	Execution and Post Trade Monitoring	5
T04	Asset Liability Management	5
T10	Business Management	5
T05	Asset Management	5
T18	Corporate Finance	5
T46	Relationship Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code
BTR

Job family title
Treasury

Job role code
BTR40

Job role title
Treasury Manager

Accountabilities

Develop and oversee implementation of the organisation's treasury policies and procedures ensuring both organisation's and clients investment goals and liquidity requirements are fulfilled.

Manage and review treasury and cash management activities including dealing room, trade and SWIFT to ensure operations are efficient and in compliance with the organisation's policies and procedures.

Manage a portfolio of investment products including credit with a clear mandate and budget for Investment and Trading, ensuring proper asset allocation.

Ensure that FX positions, exchange profit and total treasury income, assets and liabilities are analysed and reconciled periodically.

Approve treasury decisions with relation to organisation's and client's treasury activities and ensure proper actions are taken.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C06	Regulatory Knowledge (Banking Sector)	4
C02	Product Knowledge/ Advisory (Banking Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	4
T30	Execution and Post Trade Monitoring	4
T04	Asset Liability Management	4
T40	Planning	4
T05	Asset Management	4
T18	Corporate Finance	4
T35	Investment Analysis	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4



Job role profile

Job family code
BTR

Job family title
Treasury

Job role code
BTR30

Job role title
Treasury Supervisor

Accountabilities

Preparation of business recommendations and clients limits applications.

Reviews the daily activities of the dealing room and ensures that all deals are accurately processed, verified and timely settled.

Evaluate new asset classes and suggest the appropriate investment opportunity within these.

Monitor cash management processes, identifying non-standard activity, exceptions or non-compliance to banking and treasury policies, and escalating to management.

Review the outcome of internal financial models and evaluate the outcome of models provided by the client including models for structured finance products according to the organisation's risk profile.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C06	Regulatory Knowledge (Banking Sector)	3
C02	Product Knowledge/ Advisory (Banking Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T35	Investment Analysis	3
T41	Portfolio Management	3
T30	Execution and Post Trade Monitoring	3
T04	Asset Liability Management	3
T54	Tech Savviness	3
T05	Asset Management	3
T18	Corporate Finance	3
T37	Knowledge of the Economy	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B12	Negotiation and Persuasion Skills	3
B03	Attention to Details	3
B05	Commitment and Accountability	3
B15	Self-Development	3

Job role profile

Job family code
BTR

Job family title
Treasury

Job role code
BTR20

Job role title
Treasury Specialist

Accountabilities

Approach clients and prospects and advice on potential business opportunities for treasury products.

Prepare organisation's and client portfolio-specific strategy and recommend appropriate allocation to the asset class.

Compile and analyse complex Treasury data and cash flow management.

Execute trades in all approved products and within limits set to clients.

Support cash, FX and investment settlements and manage intraday settlement risks.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C06	Regulatory Knowledge (Banking Sector)	2
C02	Product Knowledge/ Advisory (Banking Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T35	Investment Analysis	2
T50	Settlement	2
T30	Execution and Post Trade Monitoring	2
T04	Asset Liability Management	2
T54	Tech Savviness	2
T18	Corporate Finance	2
T37	Knowledge of the Economy	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B15	Self-Development	2



Job role profile

Job family code

BTR

Job family title

Treasury

Job role code

BTR10

Job role title

Cash Flow Associate

Accountabilities

Assist clients to understand all benefits of products and services for cash management.

Assist trade team analysis regarding PNL and cost allocations, and assist in booking the MM deals.

Perform cash flow forecasting and variance analysis as well as forecast and monitor interest receivable and payable.

Develop funding stress tests and assist in ensuring all bank accounts are funded and recommend order to optimise the structure of bank's funding and liquidity.

Analyse market trends and opportunities in the USD, EURO,GBP, ... /SAR and SAR interest rate markets.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C06	Regulatory Knowledge (Banking Sector)	1
C02	Product Knowledge/ Advisory (Banking Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T50	Settlement	1
T30	Execution and Post Trade Monitoring	1
T04	Asset Liability Management	1
T54	Tech Savviness	1
T18	Corporate Finance	1
T37	Knowledge of the Economy	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1
B01	Achievement Orientation	1

CAREER PATHWAYS





Introduction

Career Pathways

The Career pathways indicate career potential movements and series of job roles that individuals can go through during their career lifespan in the Financial Sector. This may differ based on the organisation's structure, business context, product knowledge. Career progression pathways would depend on individual performance, capability, knowledge and technical skills required for the role.



BANKING CAREER PATHS

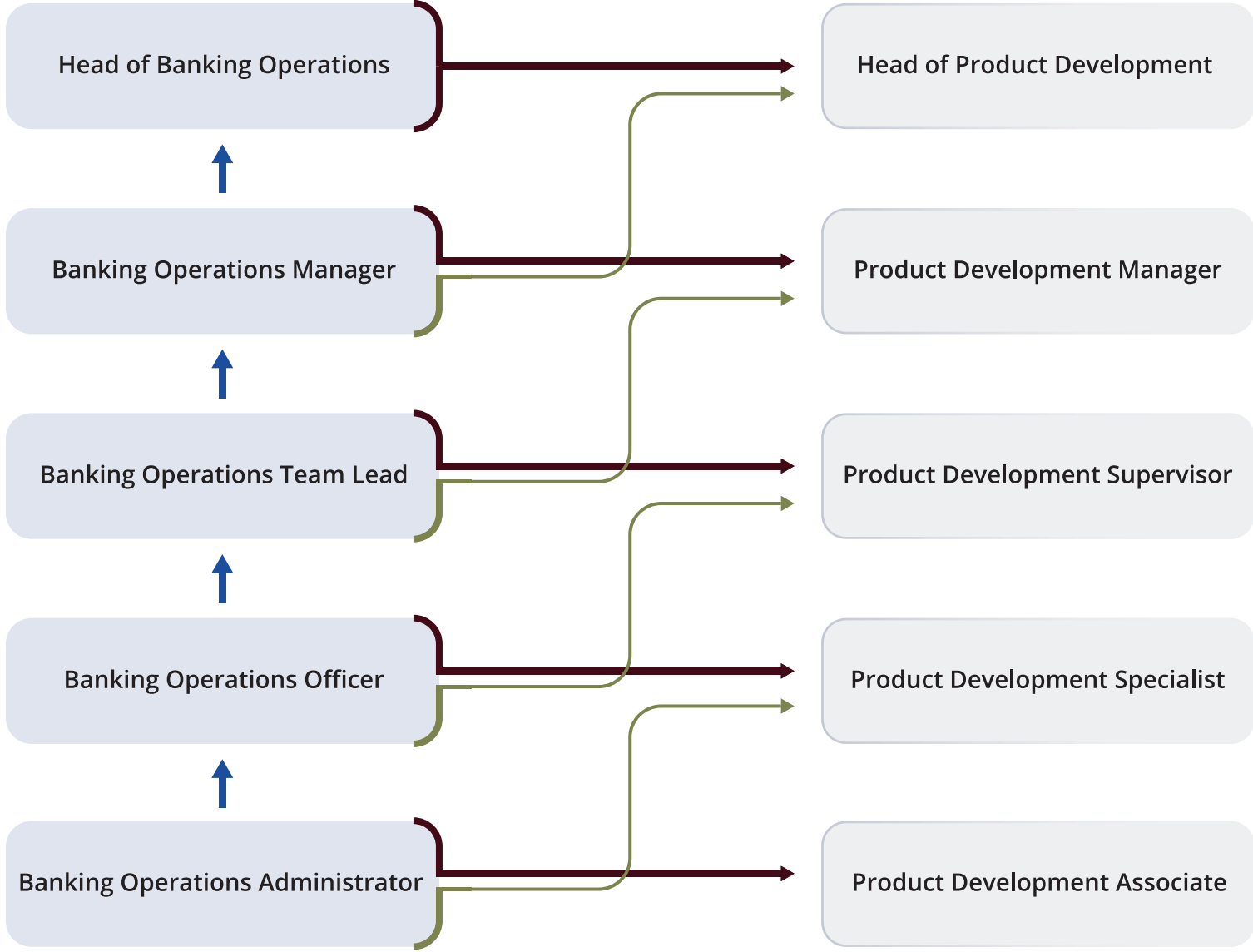
Next page illustrates potential career moves:

- **Vertical moves** within the same job family.
- **Horizontal moves** across job families within the Banking sector.
- **Diagonal moves** across job families within the Banking sector.



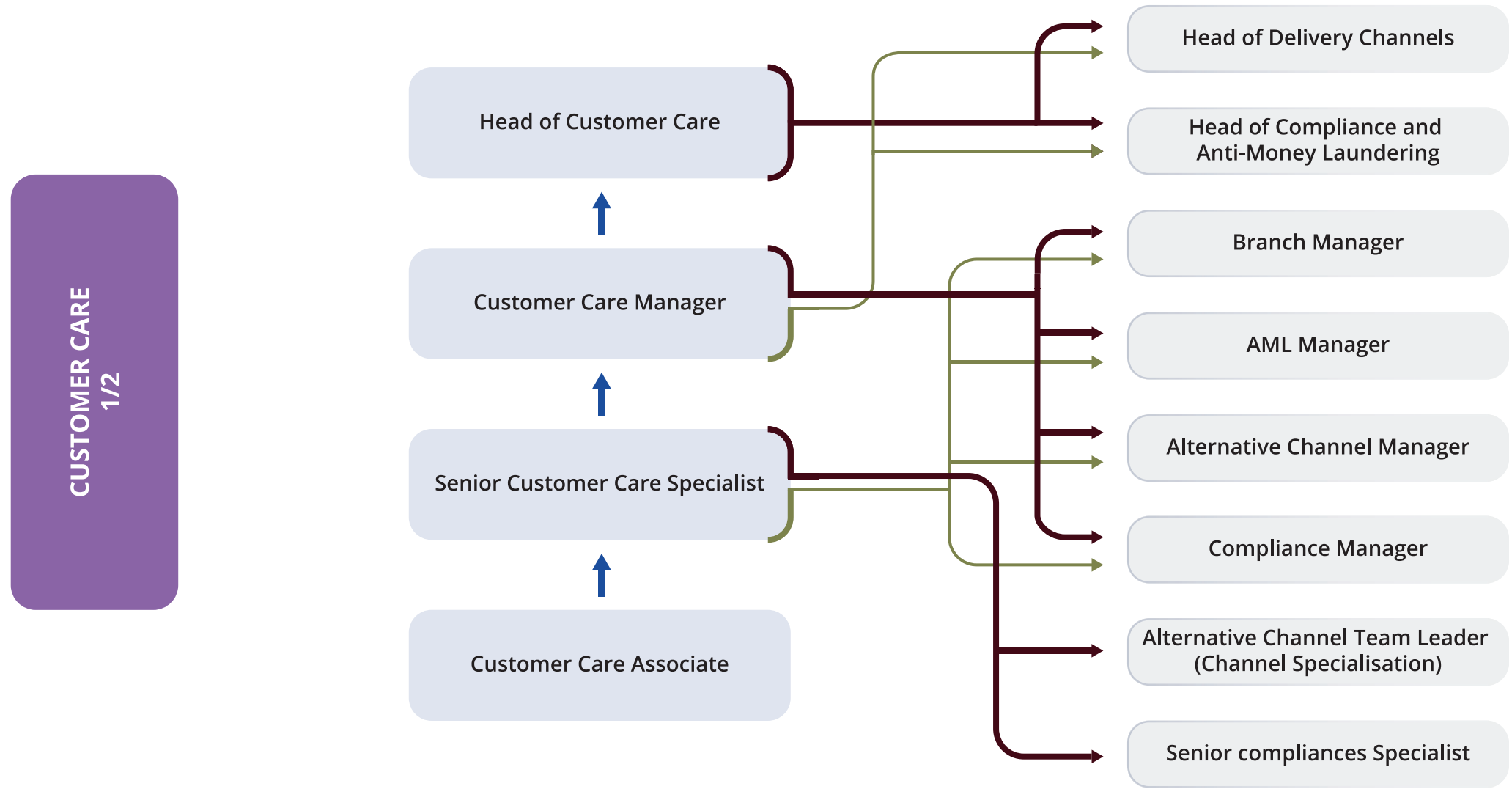
JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**

BANKING OPERATIONS



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

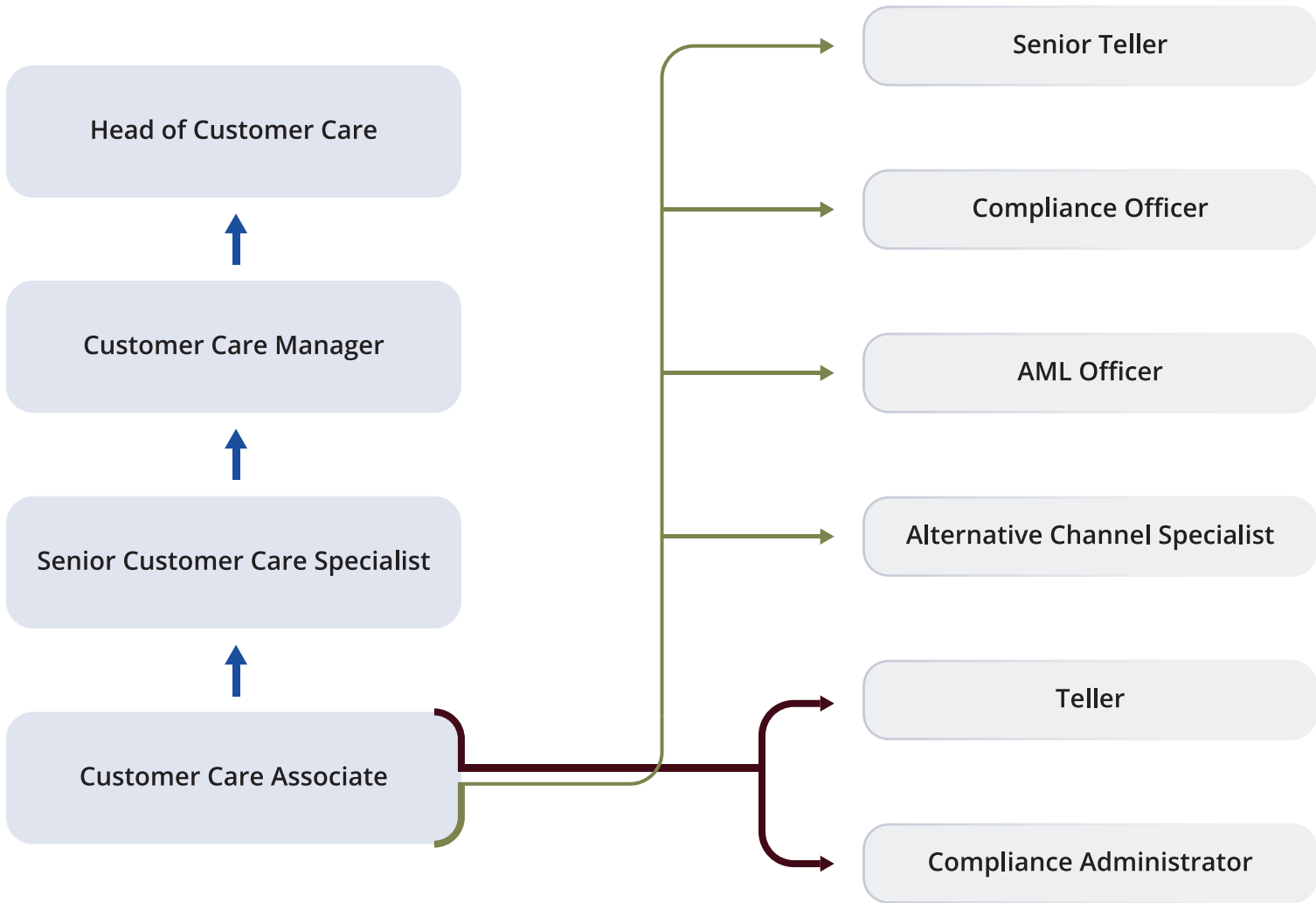


↕ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



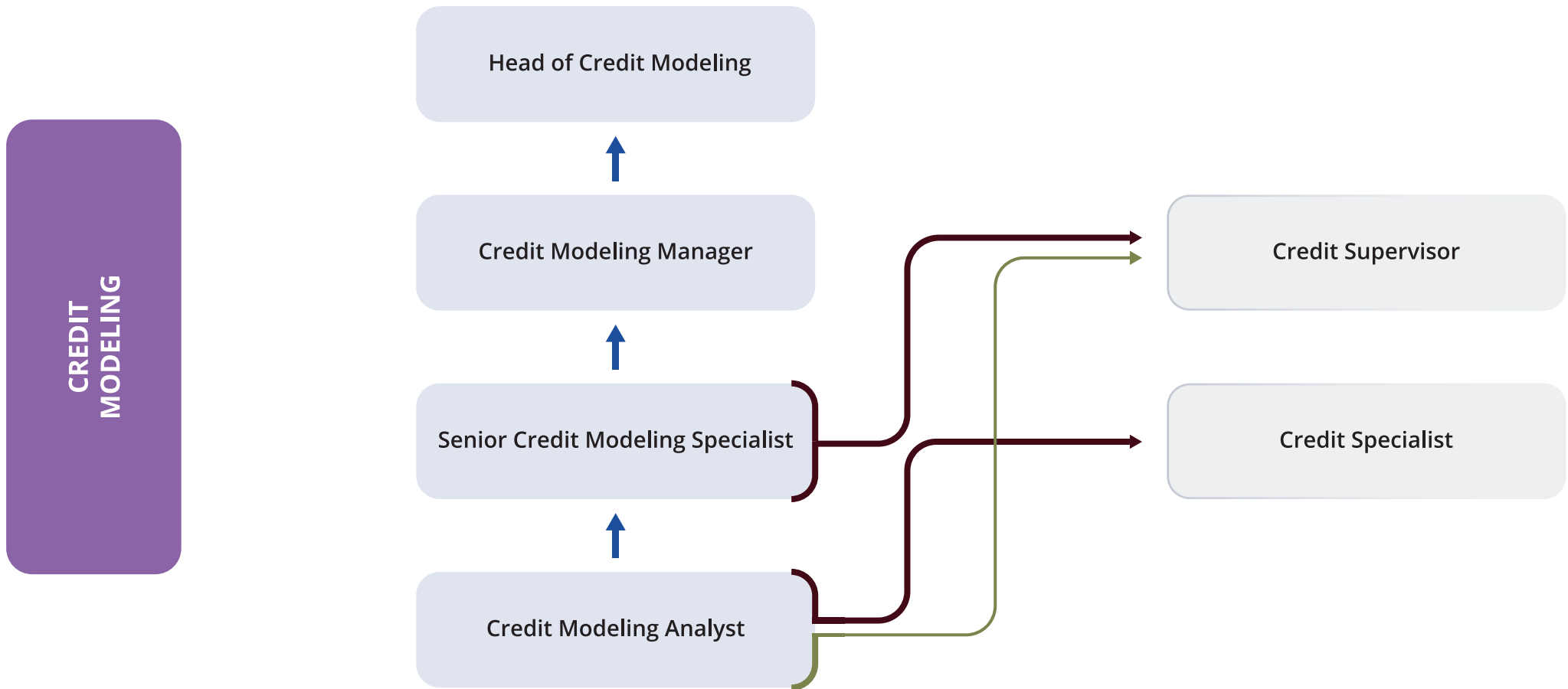
JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**

CUSTOMER CARE
2/2



⬅️ ⬆️ Vertical movement ↗️ Diagonal movement ➡️ Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↑ Vertical movement ↗ Diagonal movement → Horizontal movement

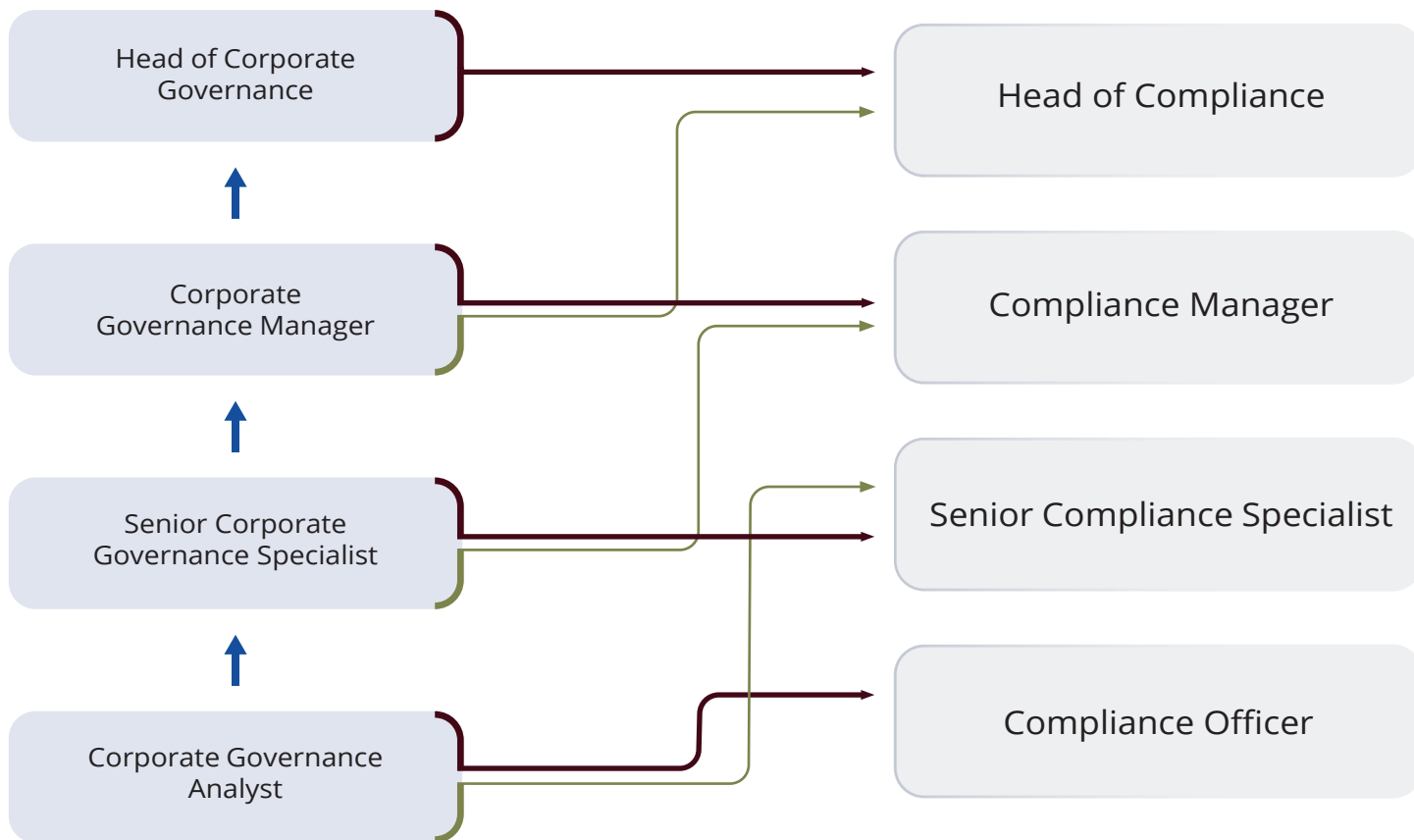


JOB FAMILY

JOB ROLE

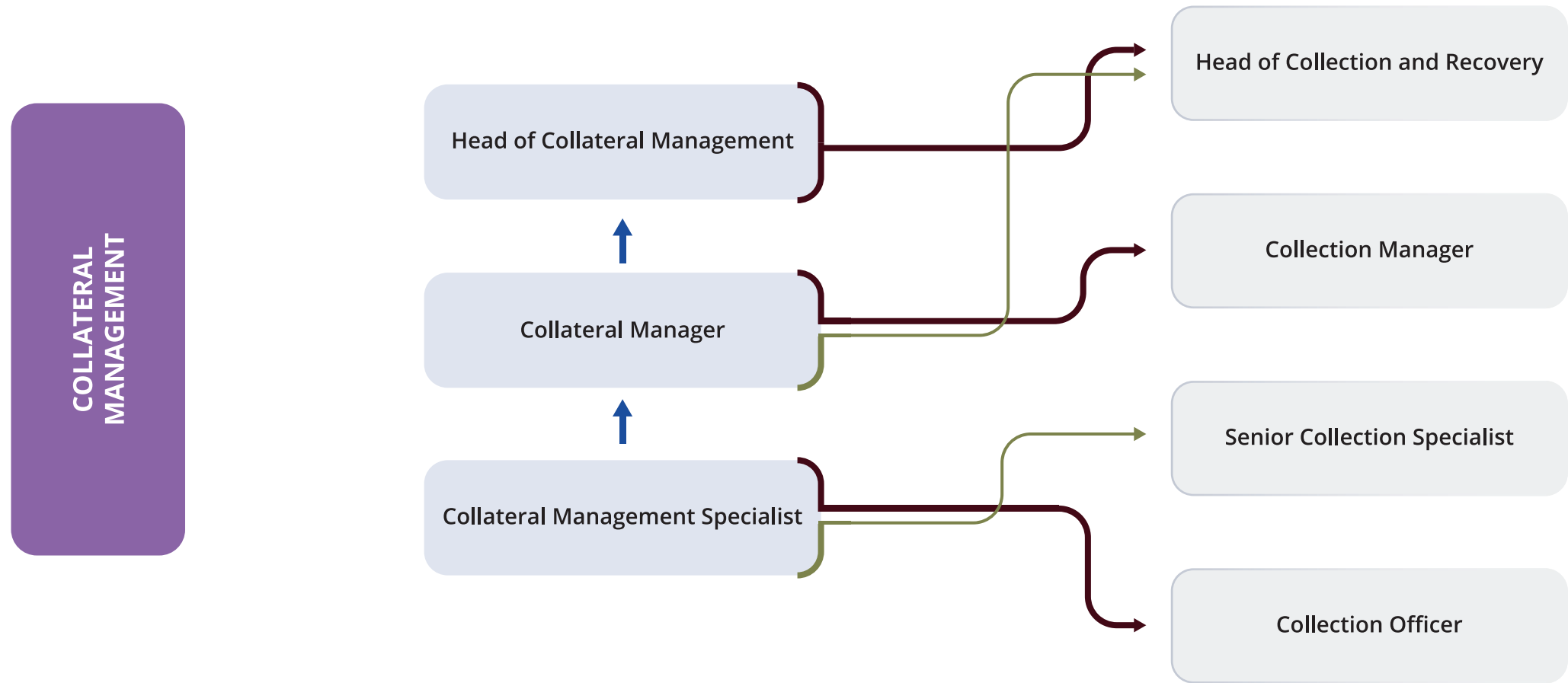
POTENTIAL CAREER MOVES

CORPORATE GOVERNANCE



⬆️ ⬆️ Vertical movement ↗️ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

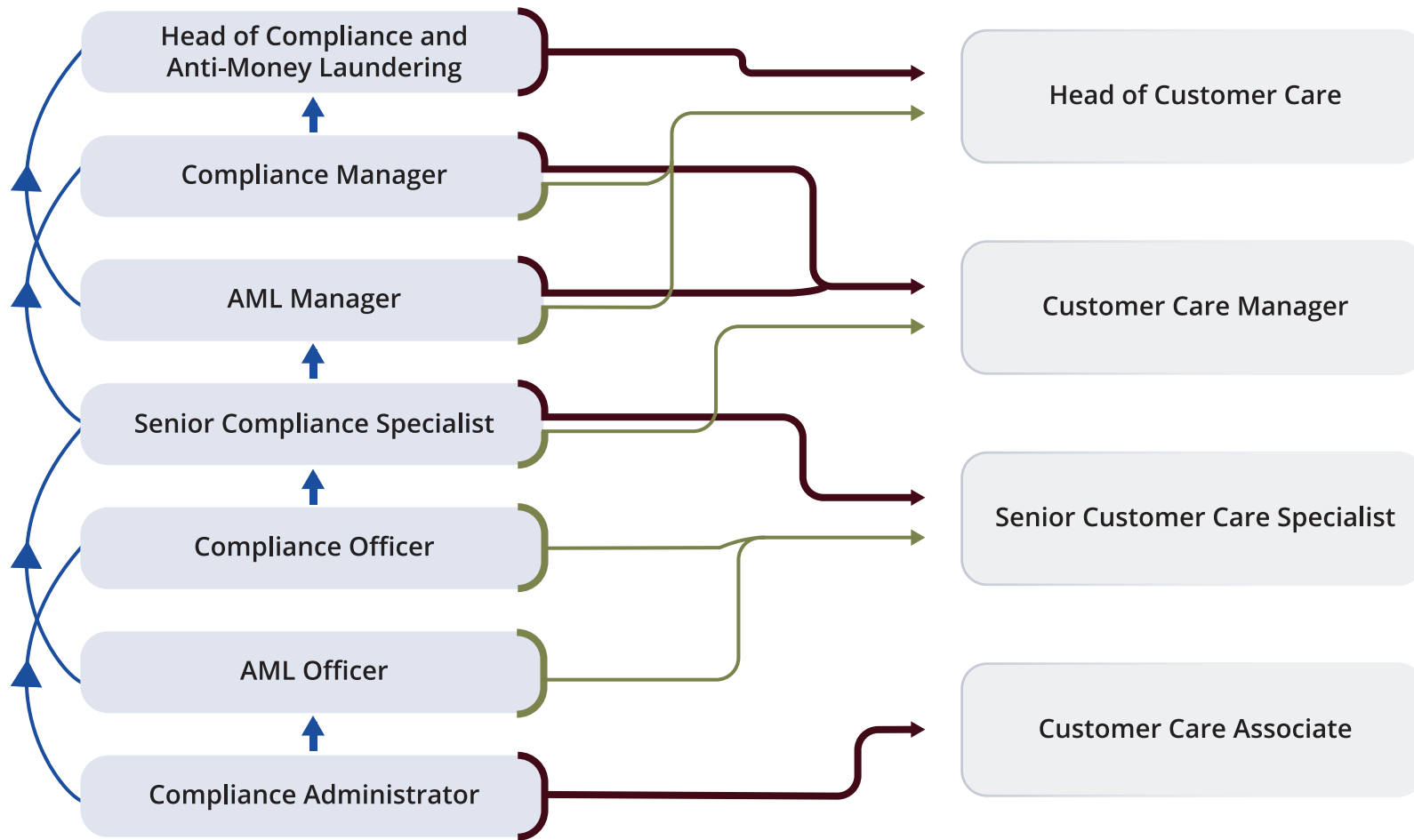


↕ Vertical movement ↗ Diagonal movement → Horizontal movement



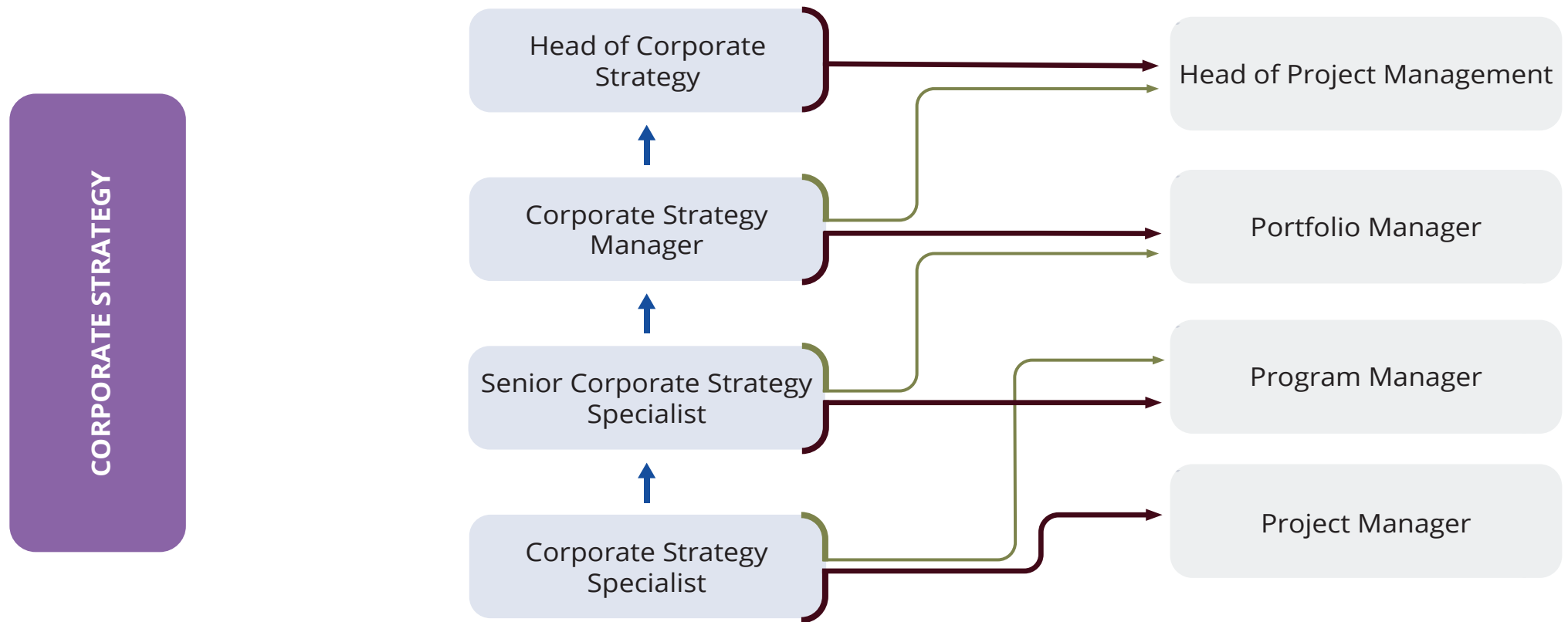
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

COMPLIANCE,
AML, AND CTF



↔ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement



JOB FAMILY

JOB ROLE

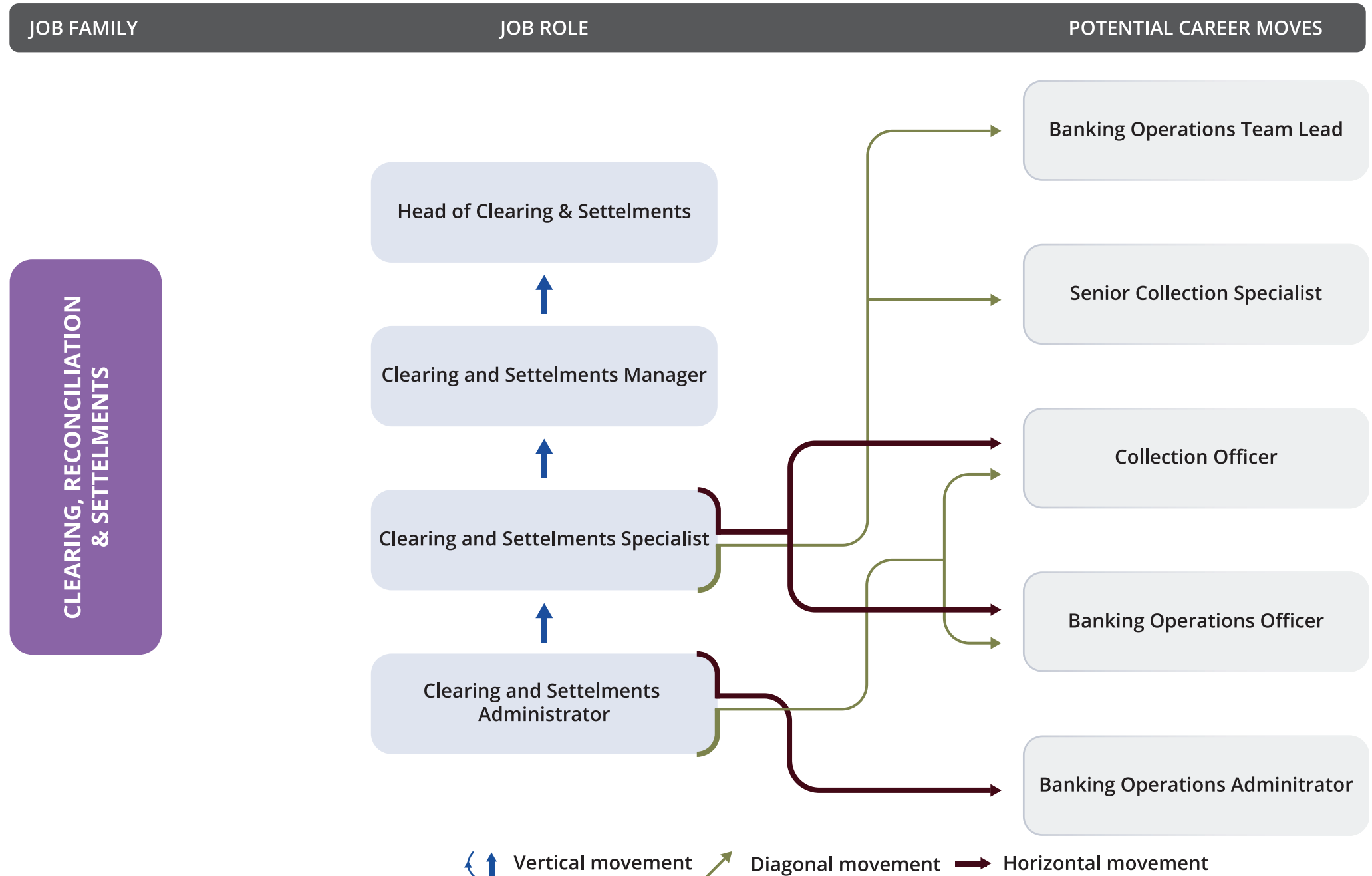
POTENTIAL CAREER MOVES

COLLECTION AND
RECOVERY



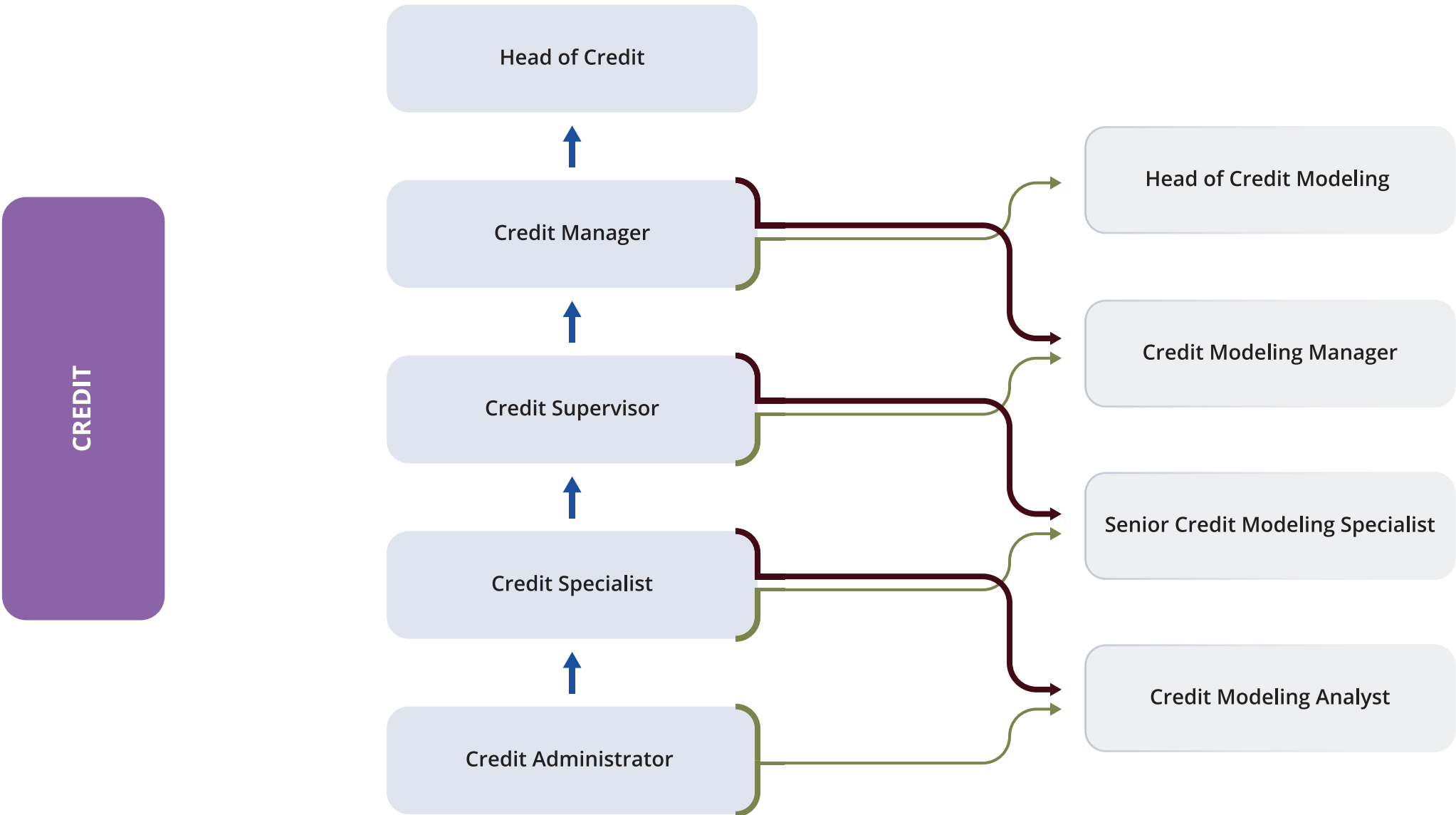
Roles in this job family have no diagonal
nor horizontal potential career moves.

↶ ↑ Vertical movement ↷ Diagonal movement → Horizontal movement





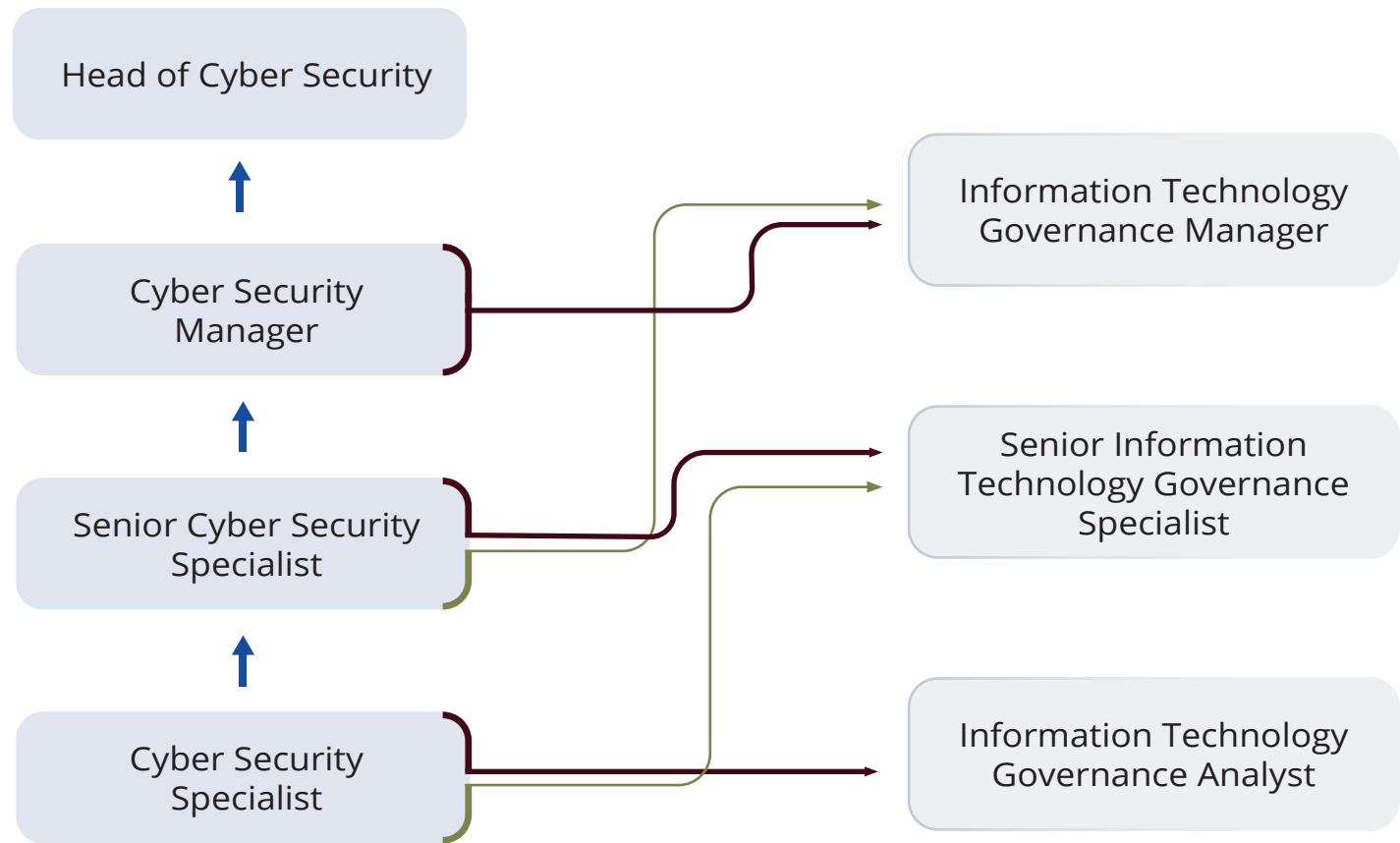
JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES

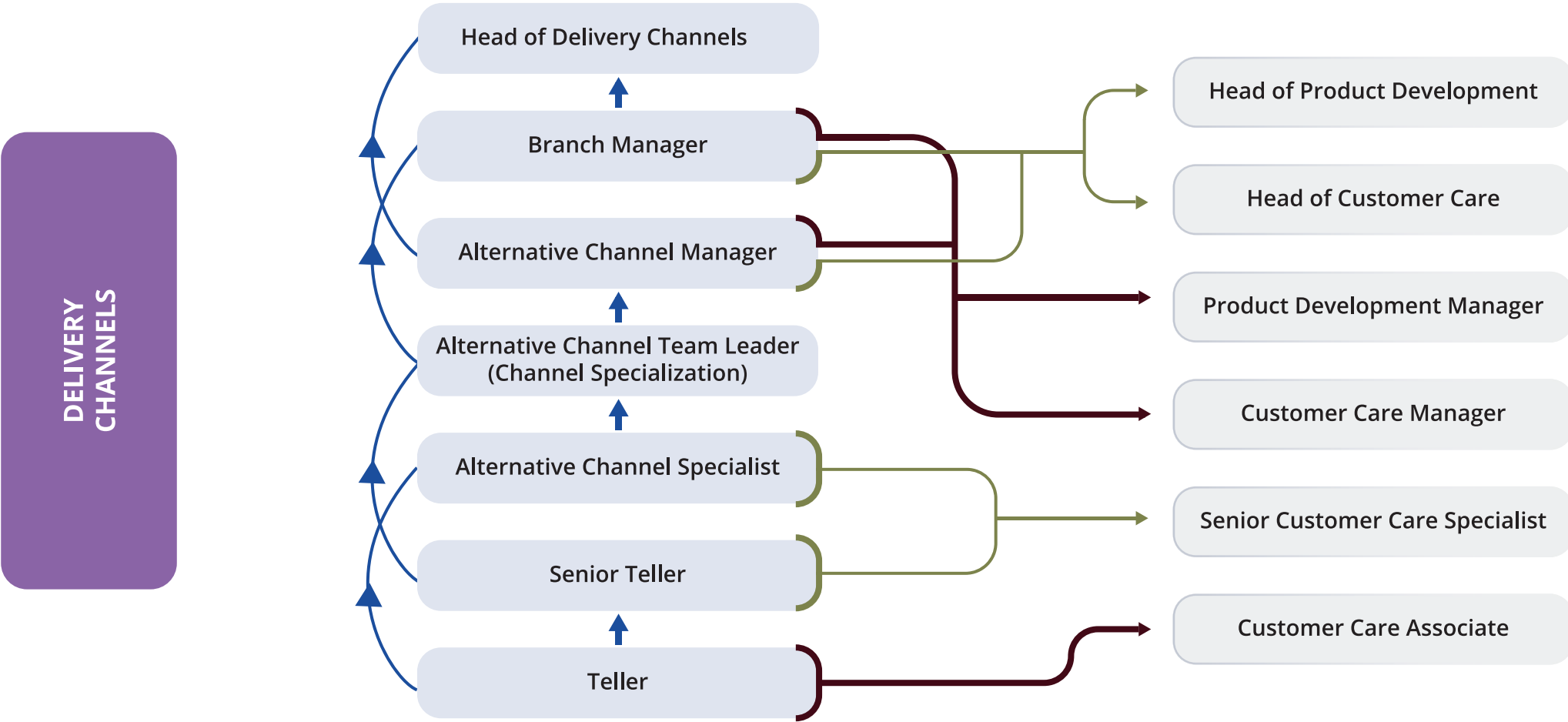
CYBER SECURITY



↖ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



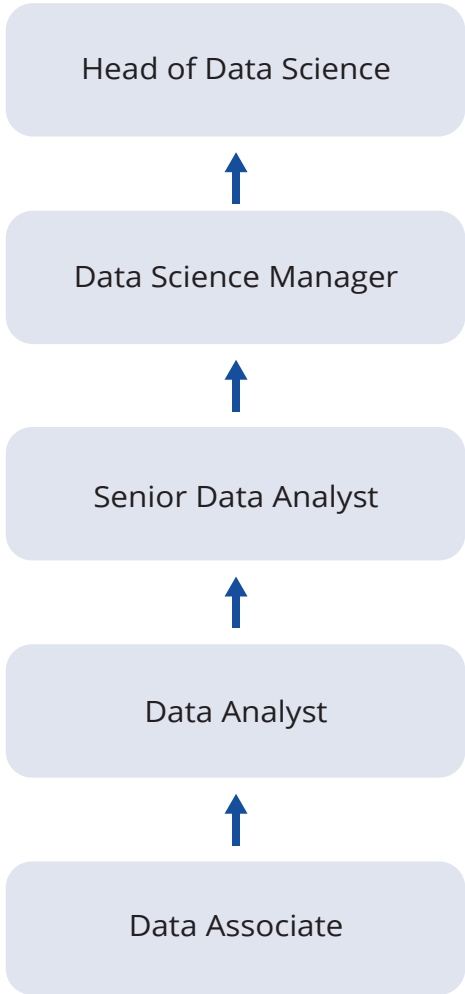
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

AI AND DATA SCIENCE



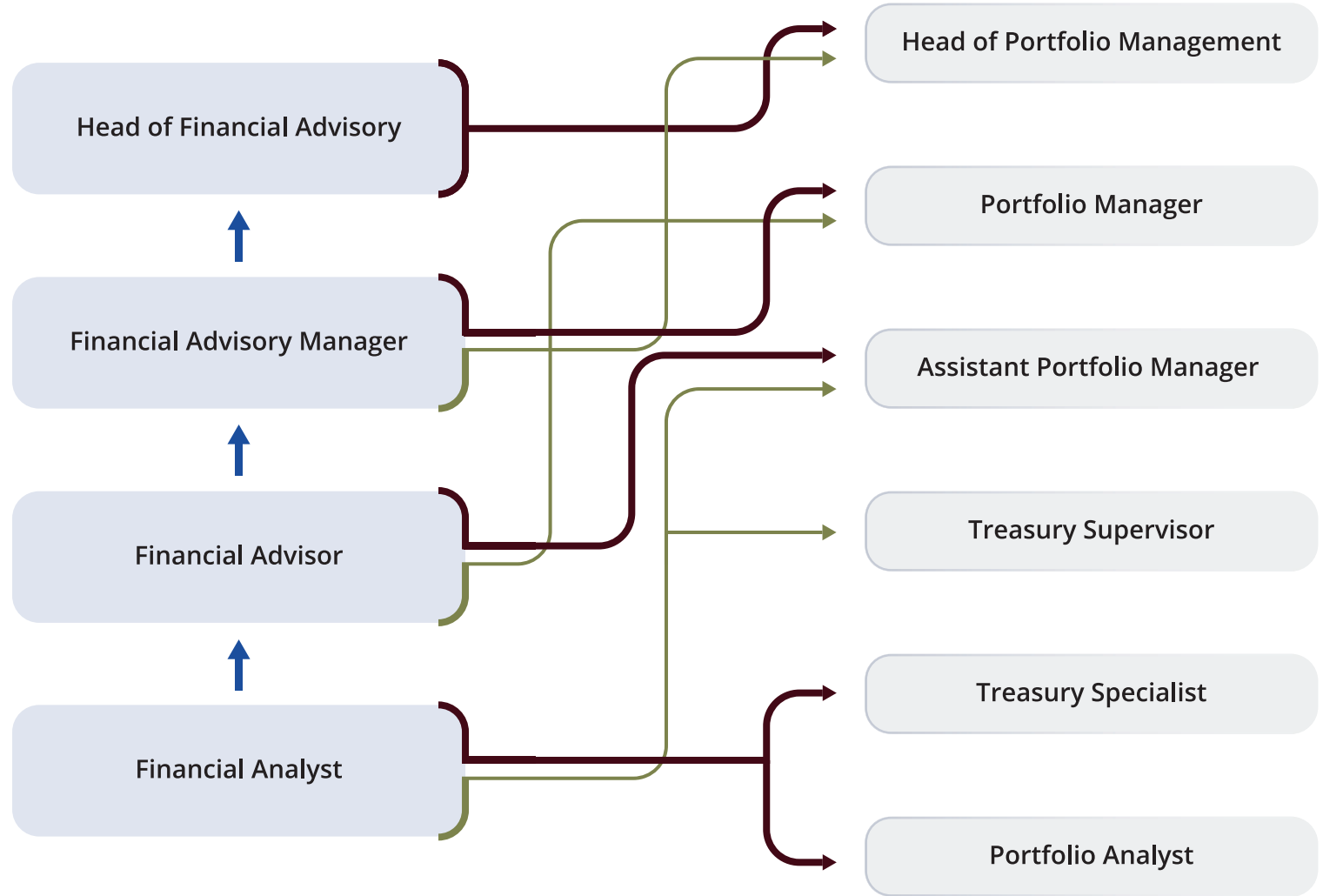
Roles in this job family have no diagonal nor horizontal potential career moves.

↩
↑ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement



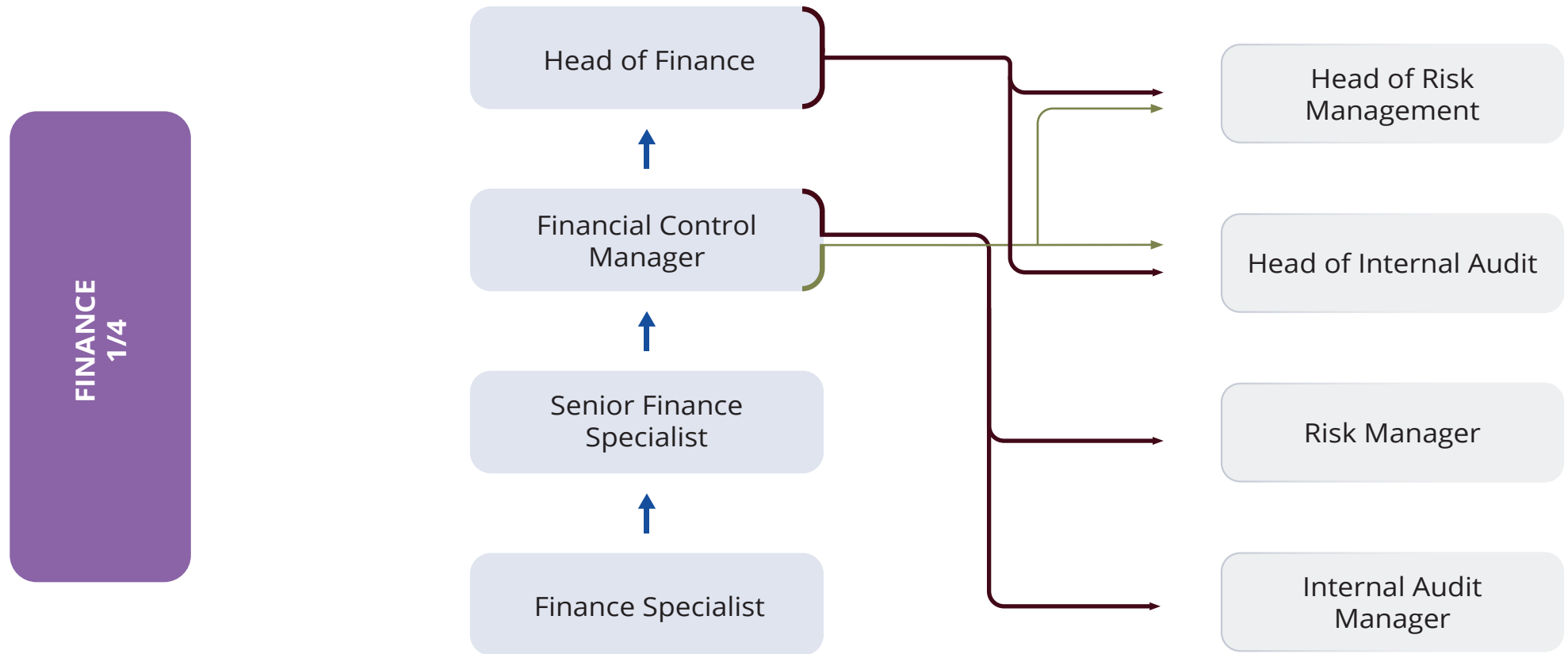
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

FINANCIAL ADVISORY



↪ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**



↖ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement

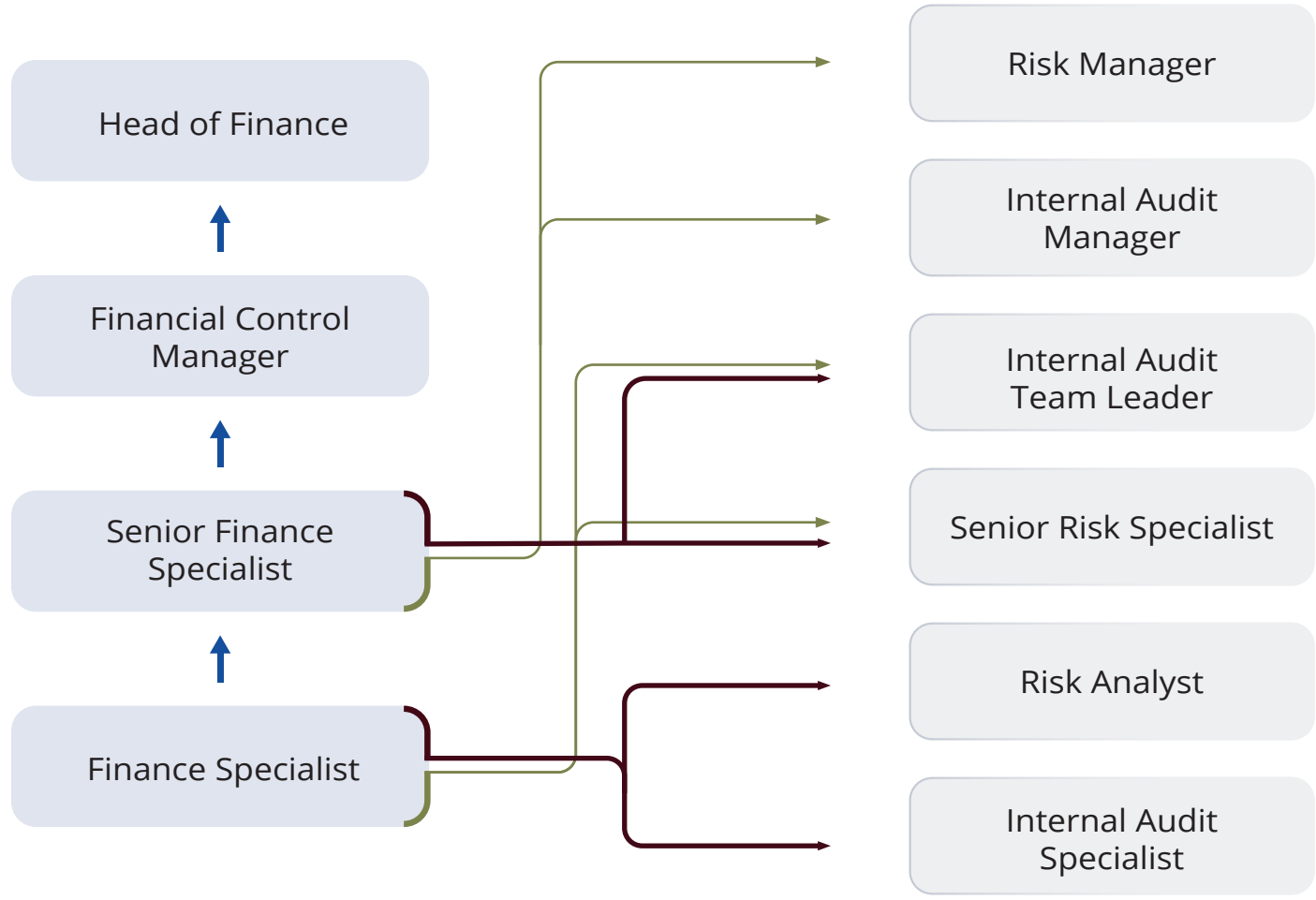


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

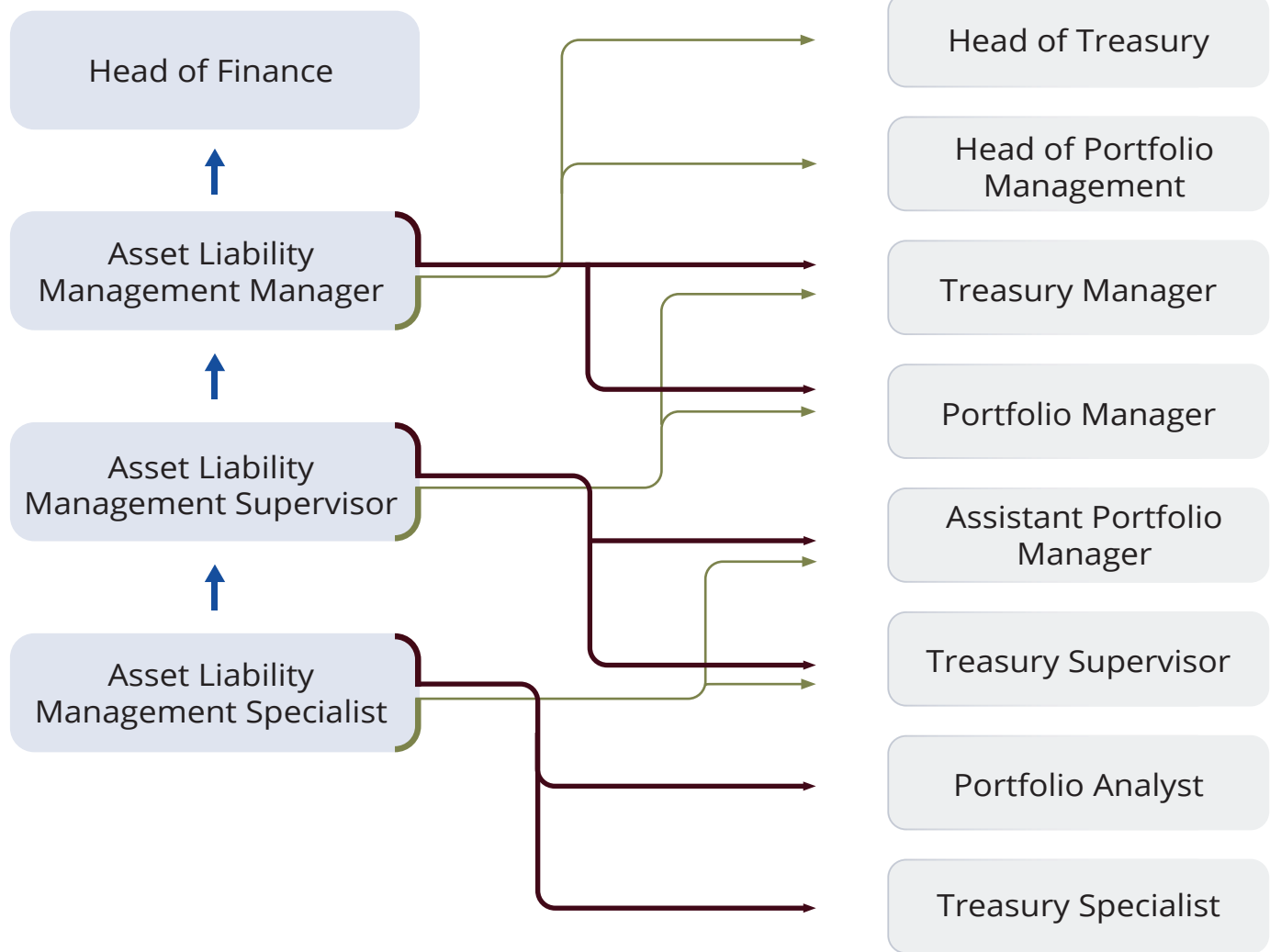
FINANCE
2/4



↑ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES

FINANCE
3/4

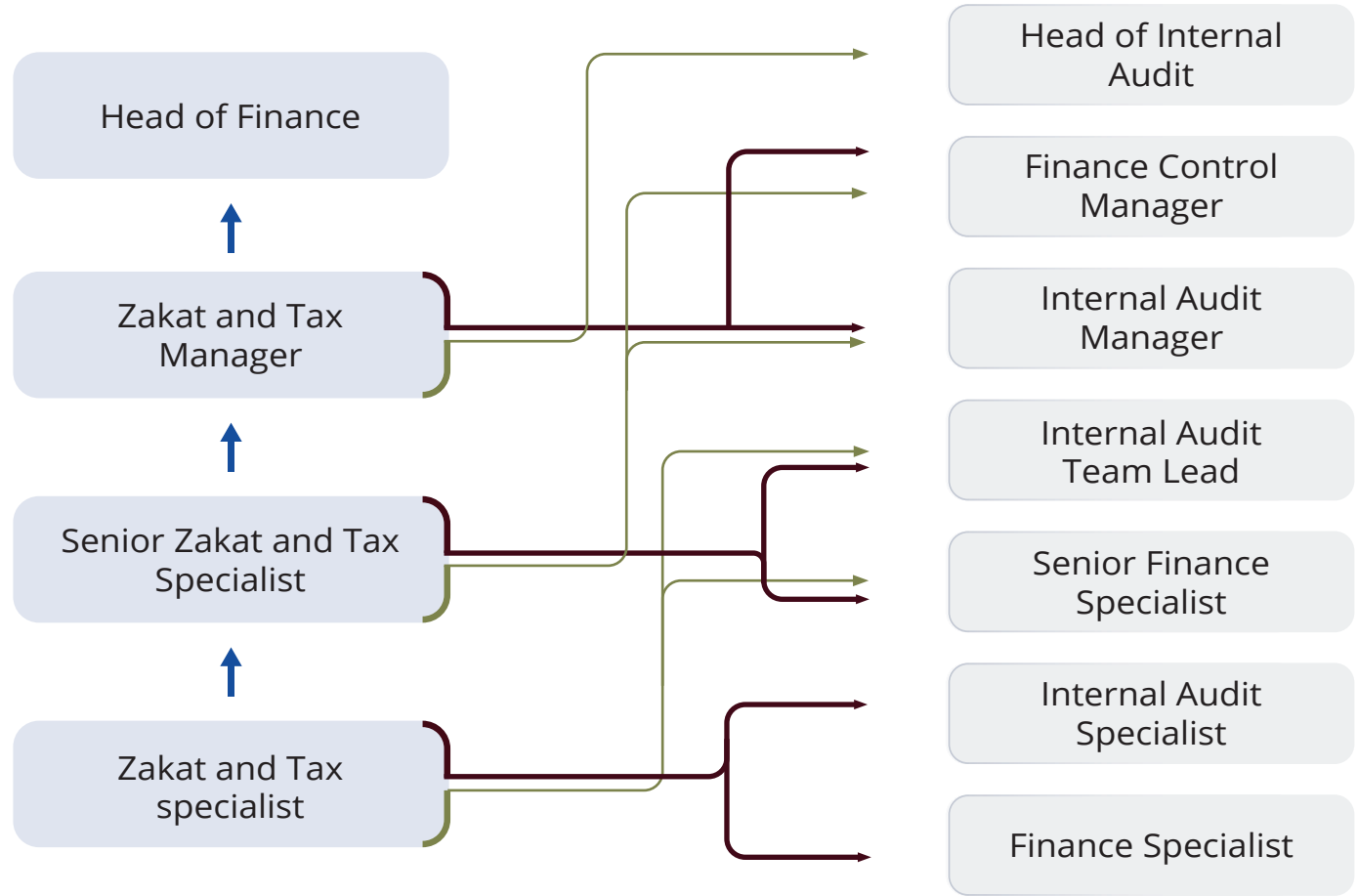


↕ Vertical movement ↗ Diagonal movement → Horizontal movement



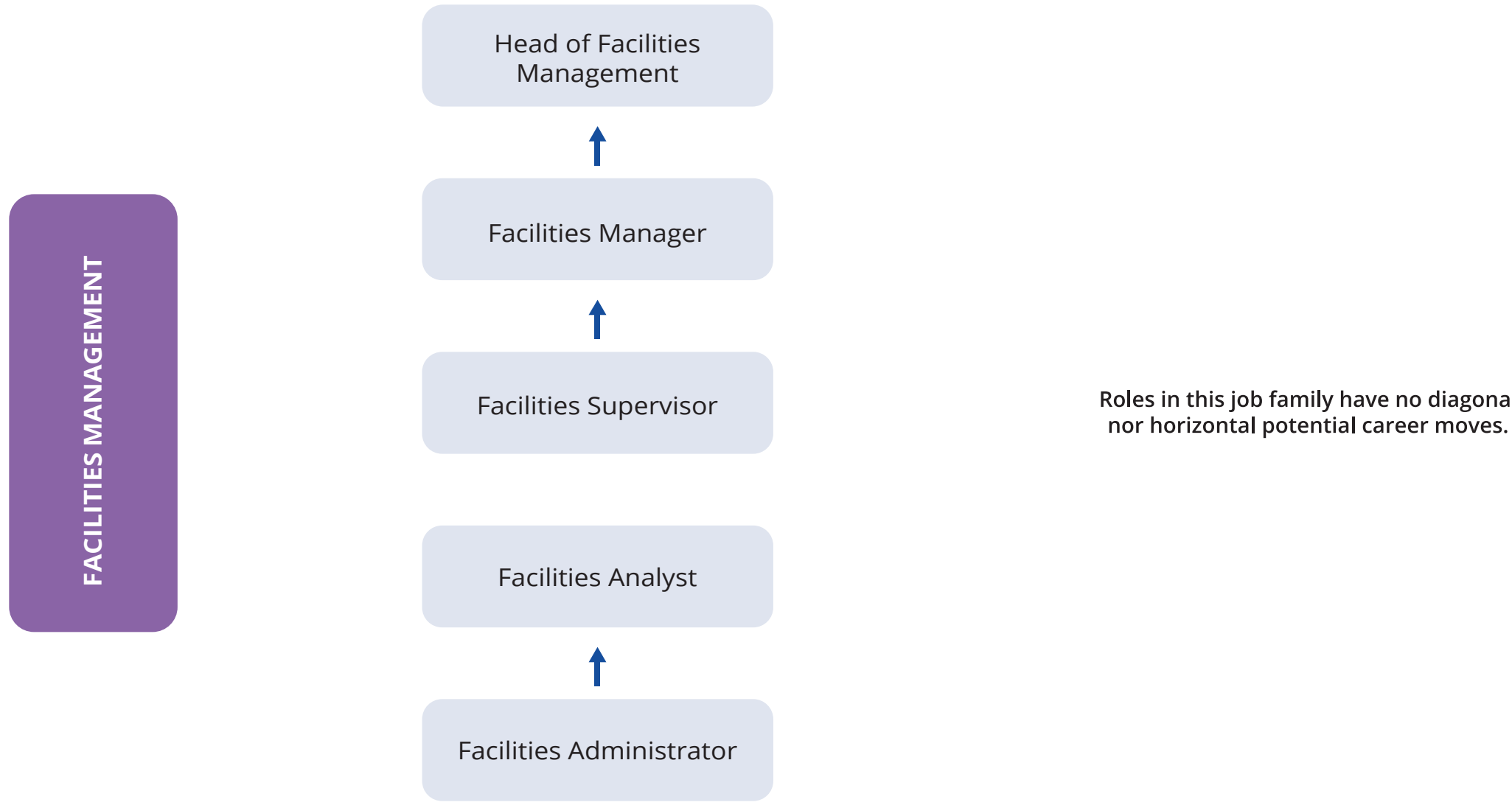
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

FINANCE
4/4



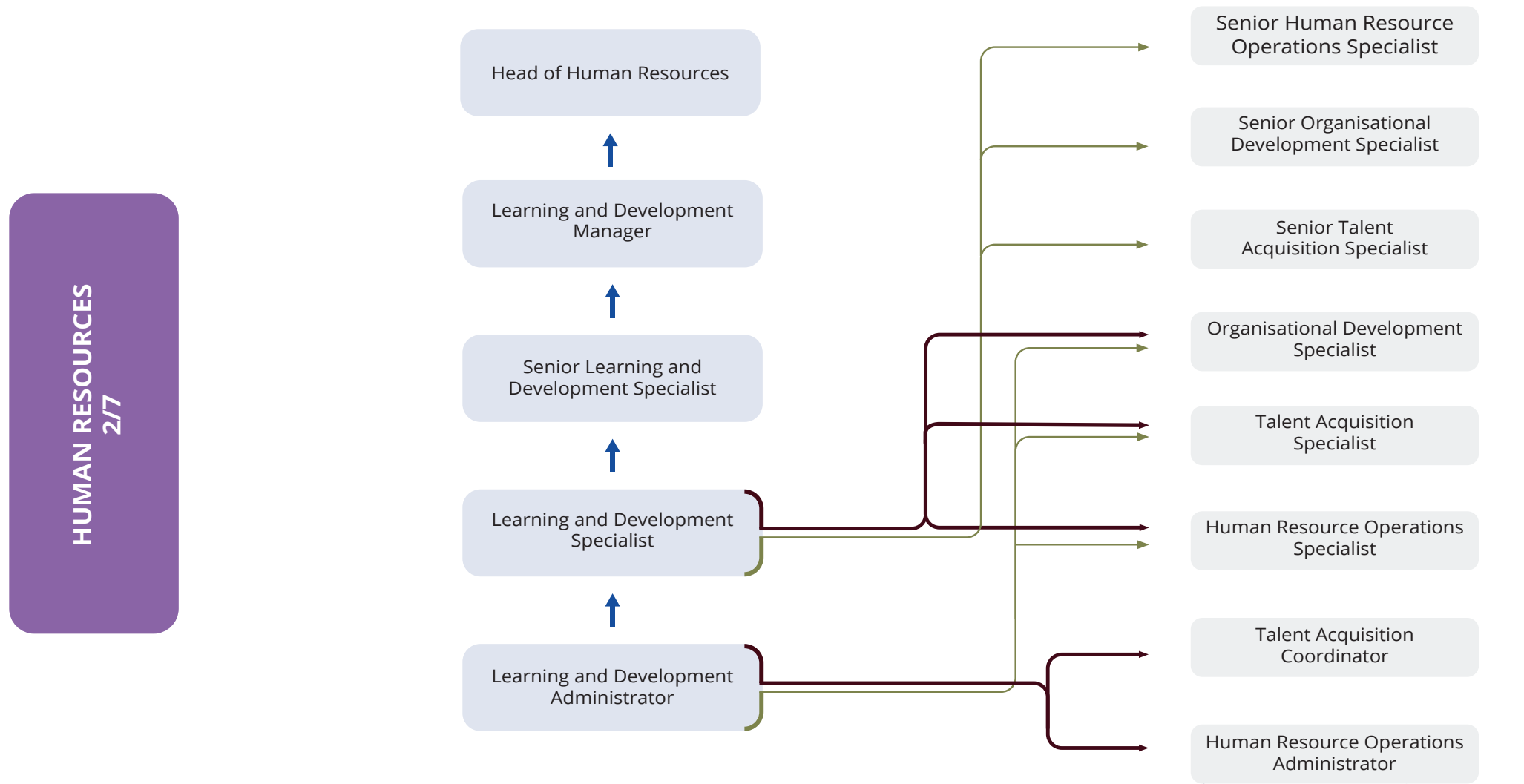
⇧ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES



⬅️ ⬆️ Vertical movement ↗️ Diagonal movement ➡️ Horizontal movement

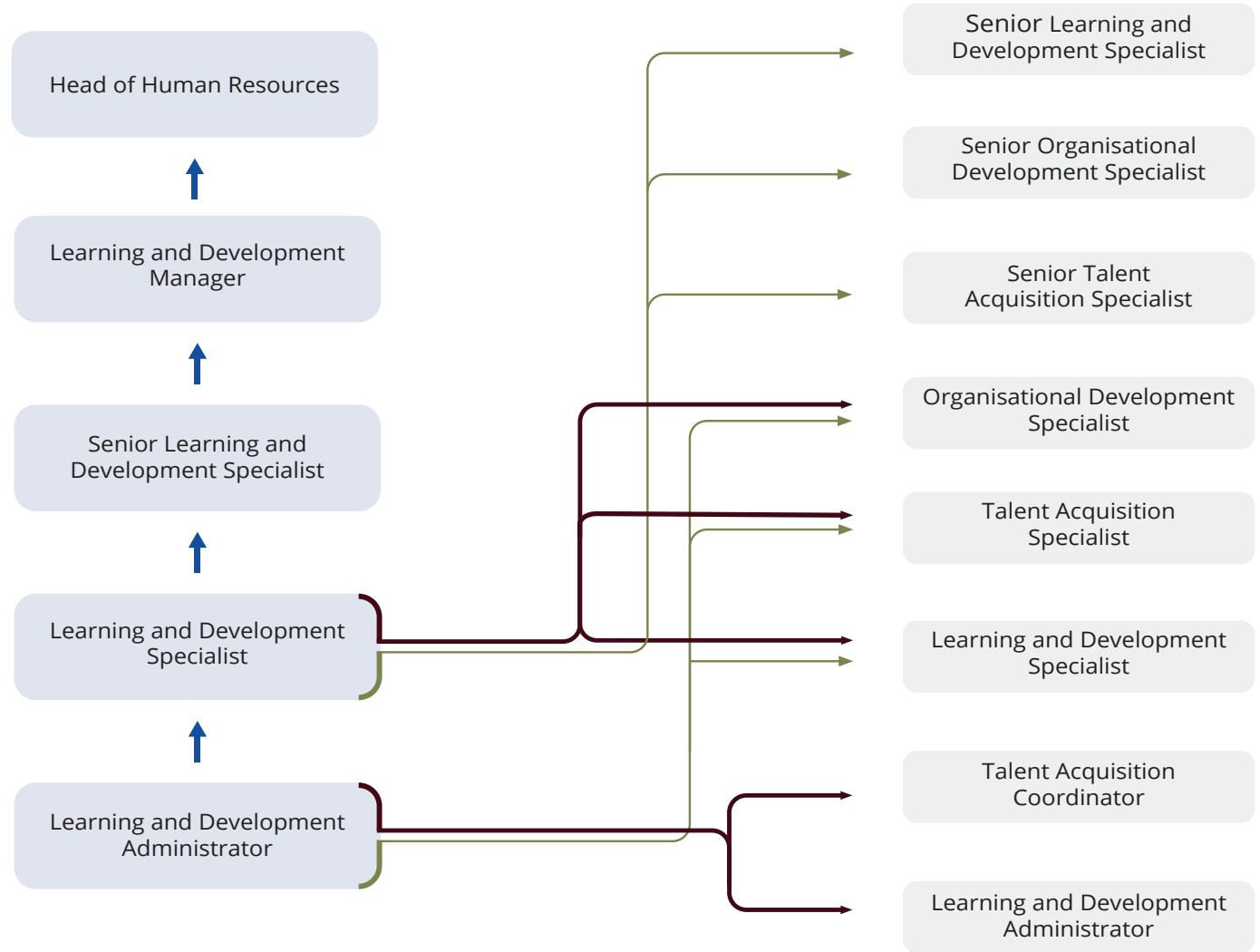
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↖ ↑ Vertical movement ↗ Diagonal movement ➔ Horizontal movement

JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**

**HUMAN RESOURCES
4/7**

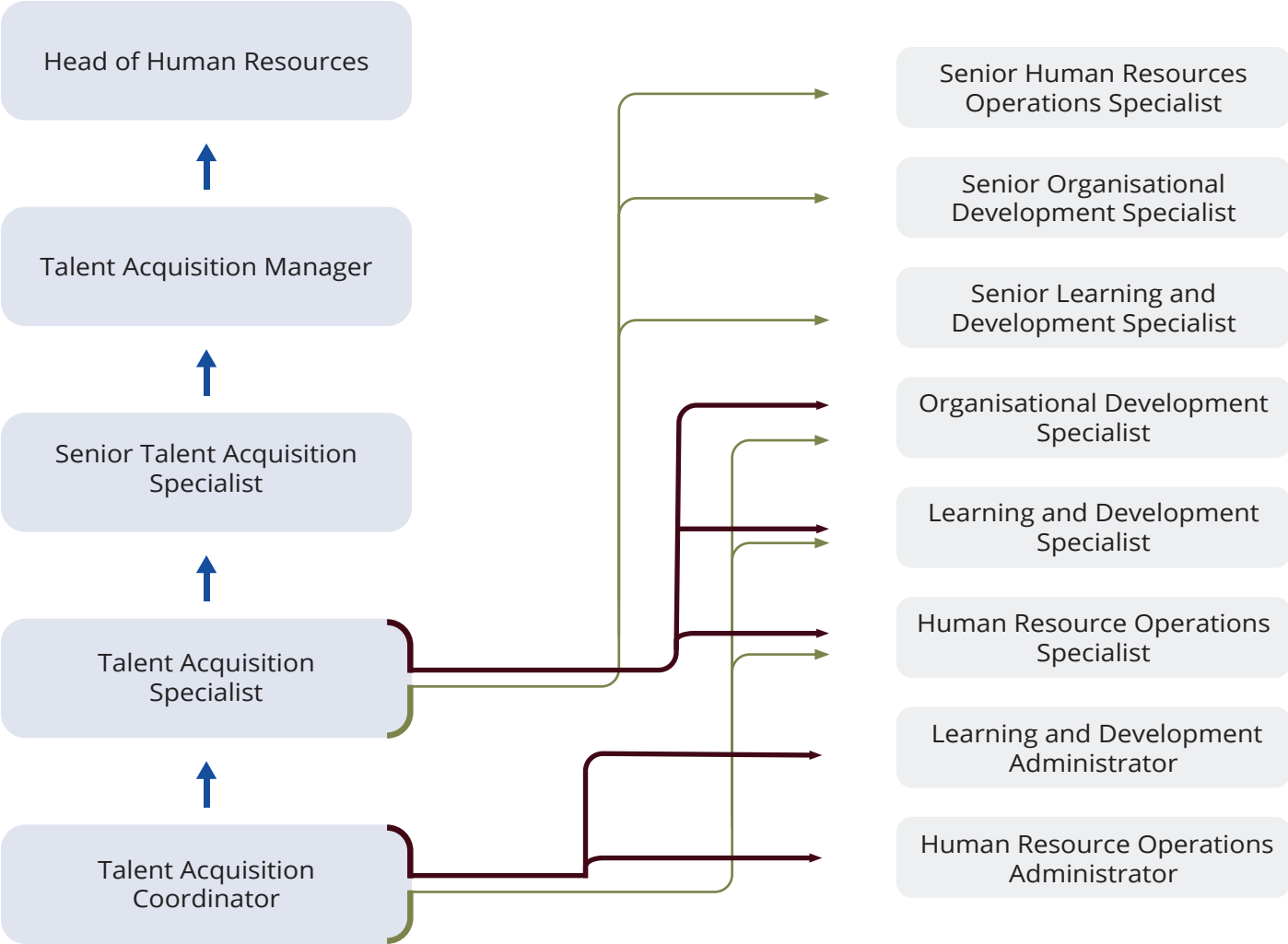


↕ Vertical movement ↗ Diagonal movement → Horizontal movement



JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES

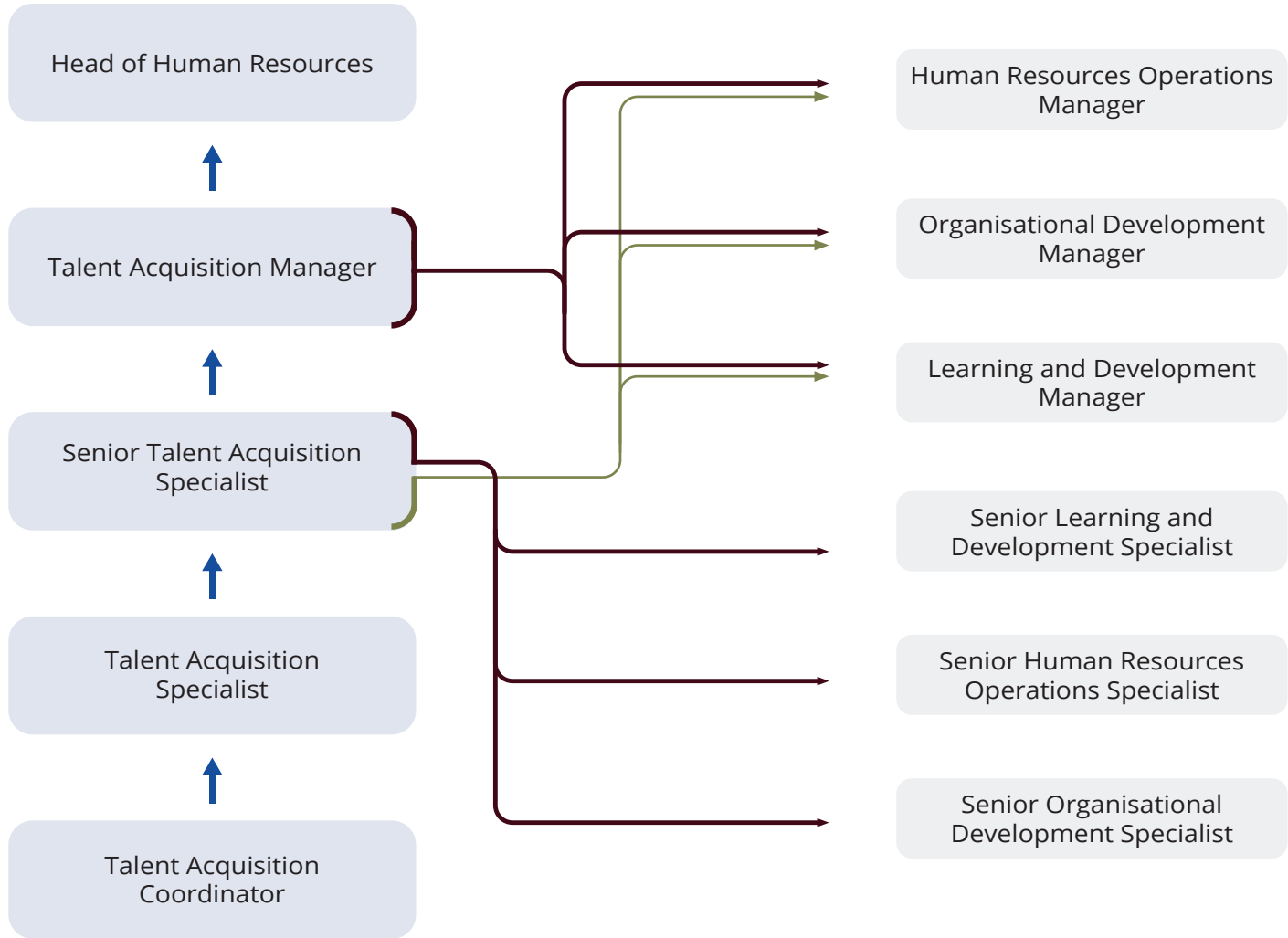
**HUMAN RESOURCES
5/7**



⬅️ ⬆️ Vertical movement ↗️ Diagonal movement ➡️ Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

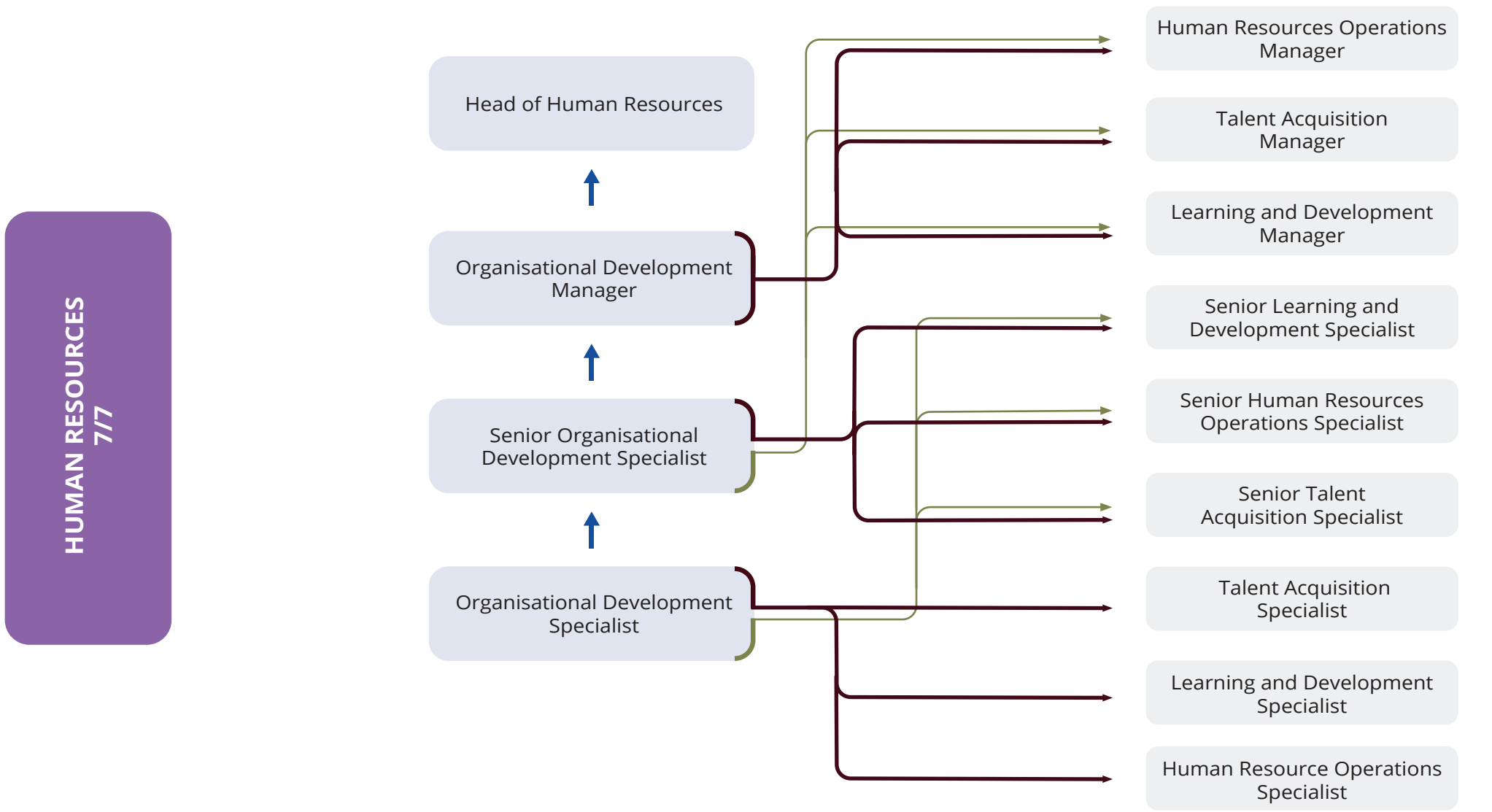
**HUMAN RESOURCES
6/7**



↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

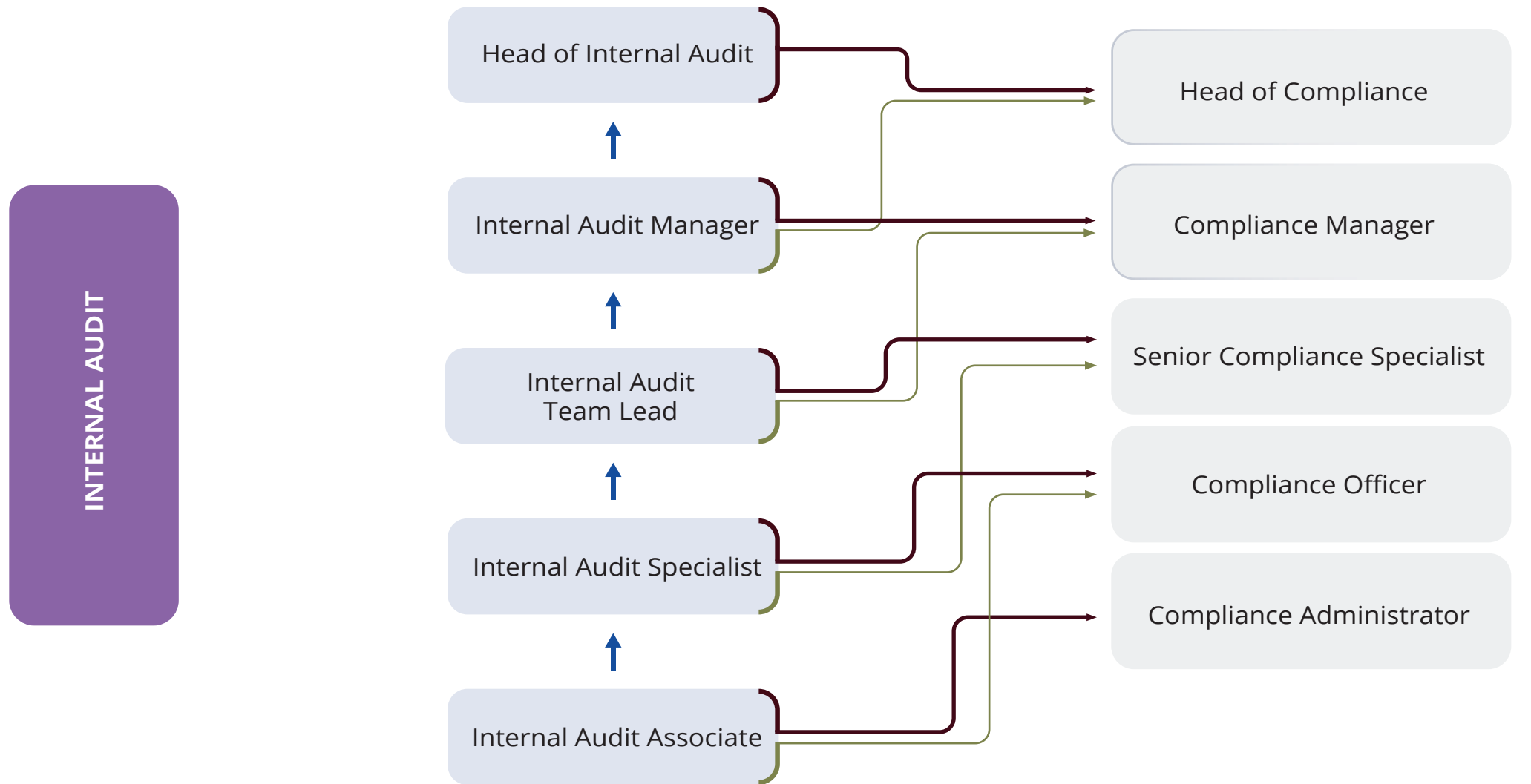


JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

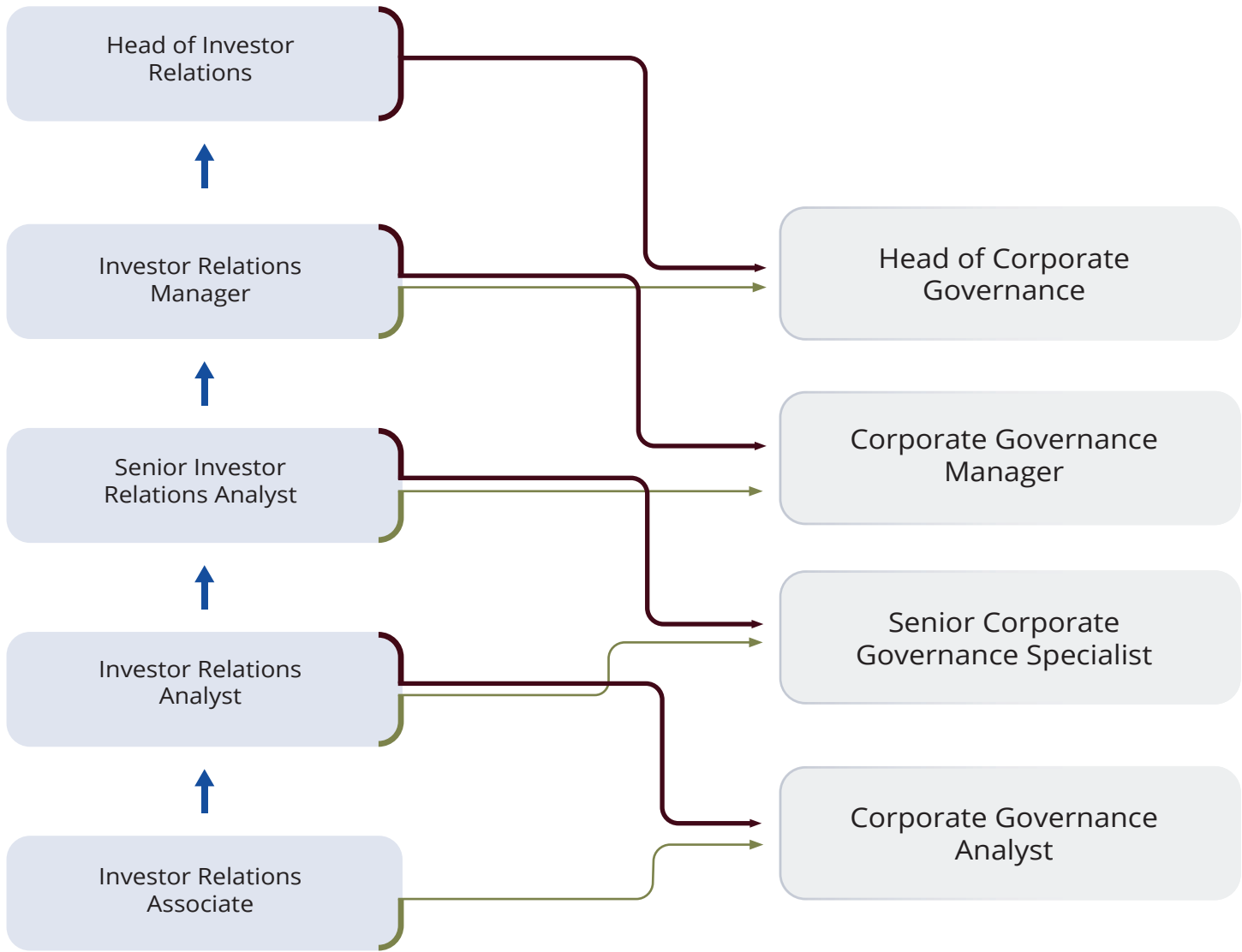


↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

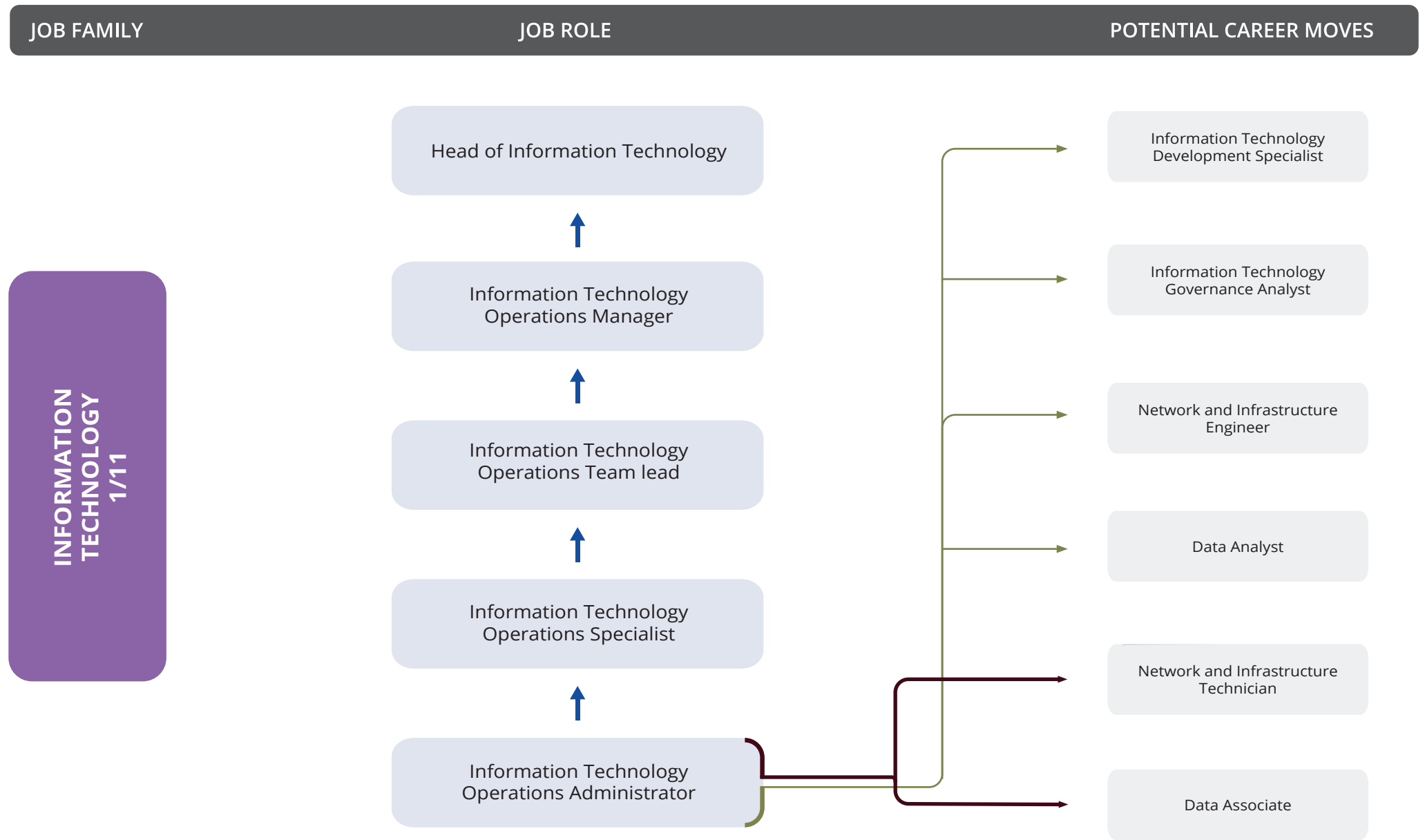


JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES

INVESTOR RELATIONS



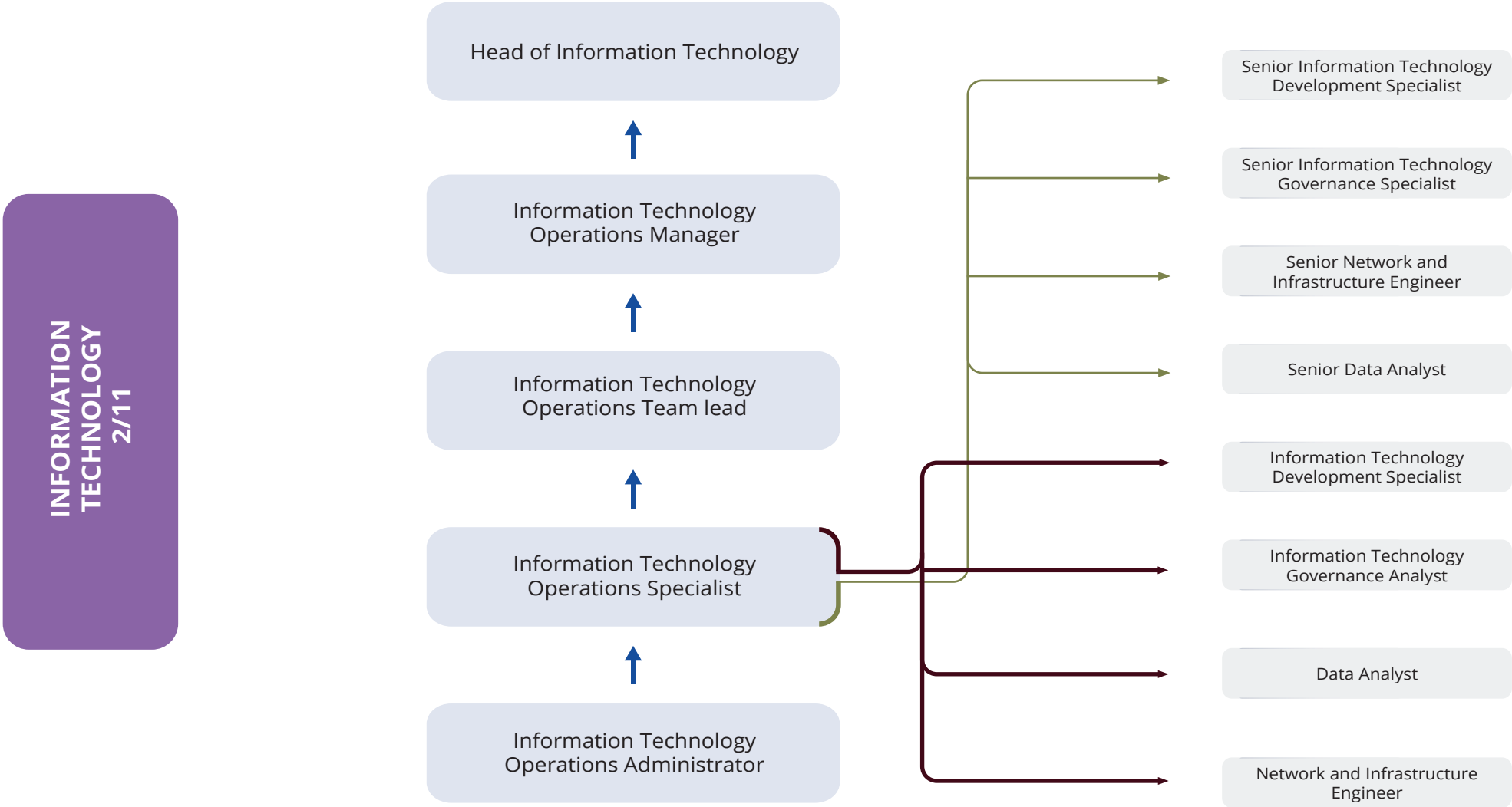
⬅️ ⬆️ Vertical movement ➤ Diagonal movement ➞ Horizontal movement



↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

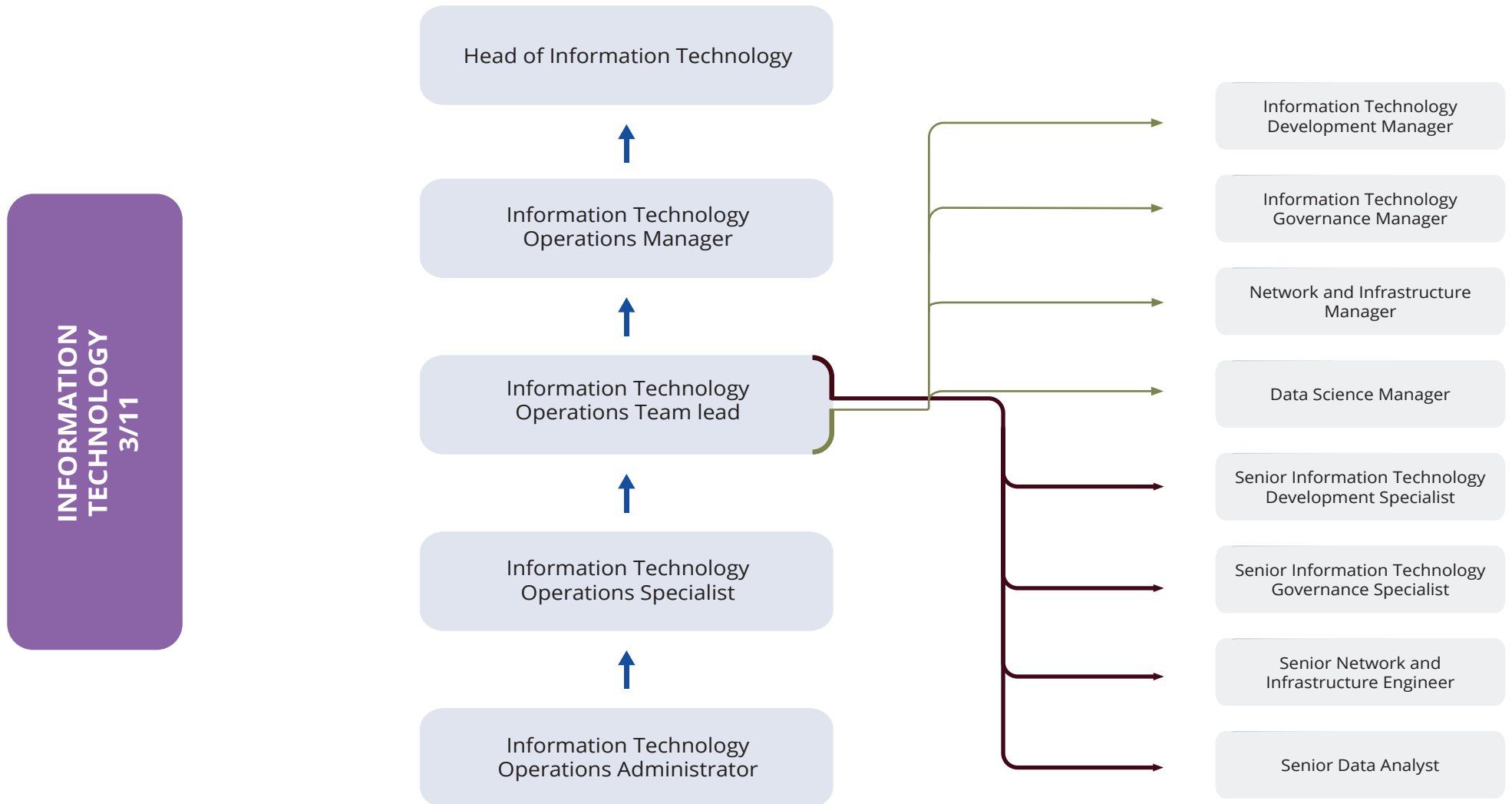


JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES

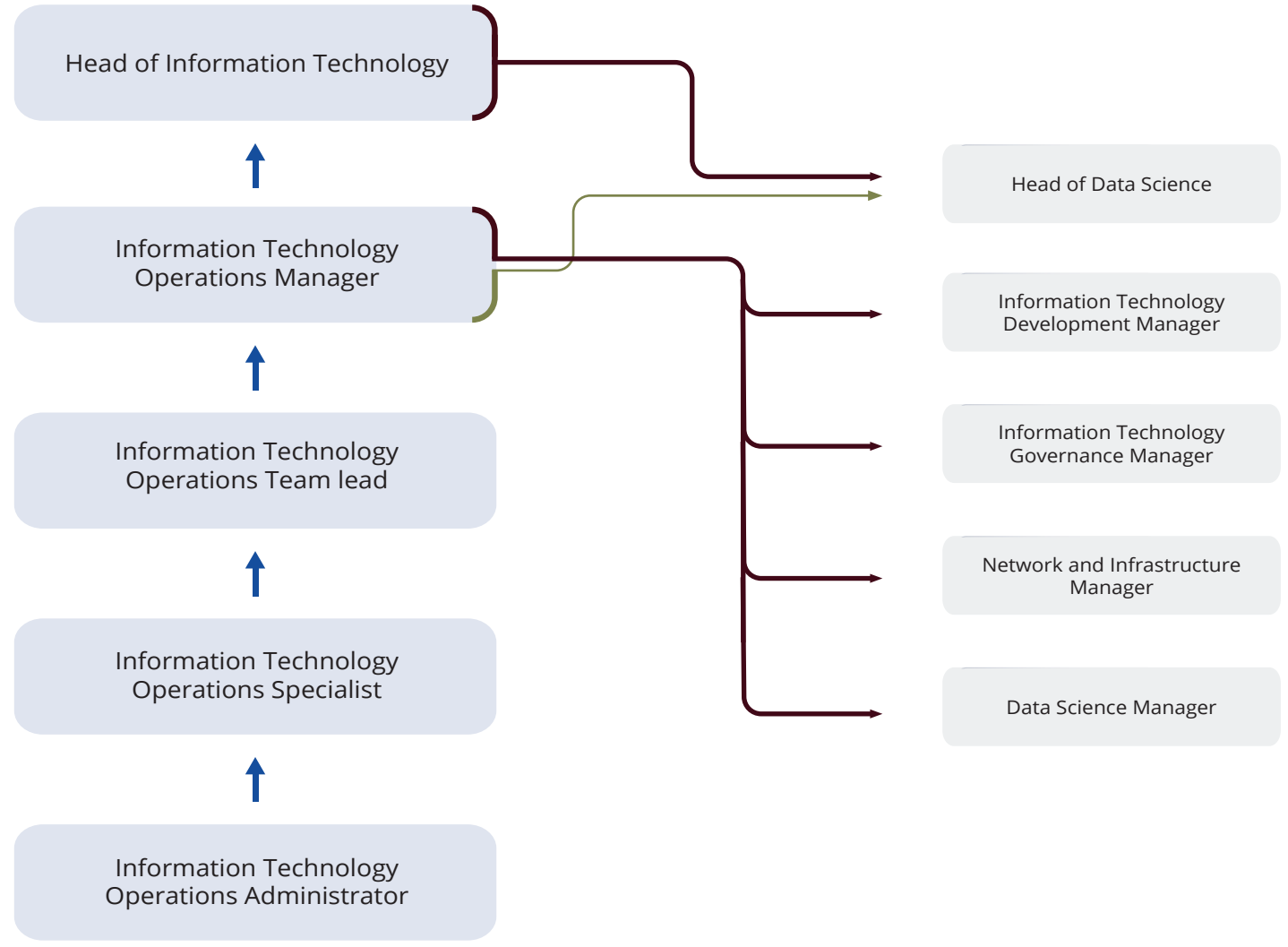


↕ Vertical movement ↗ Diagonal movement → Horizontal movement



JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

INFORMATION TECHNOLOGY
 4/11

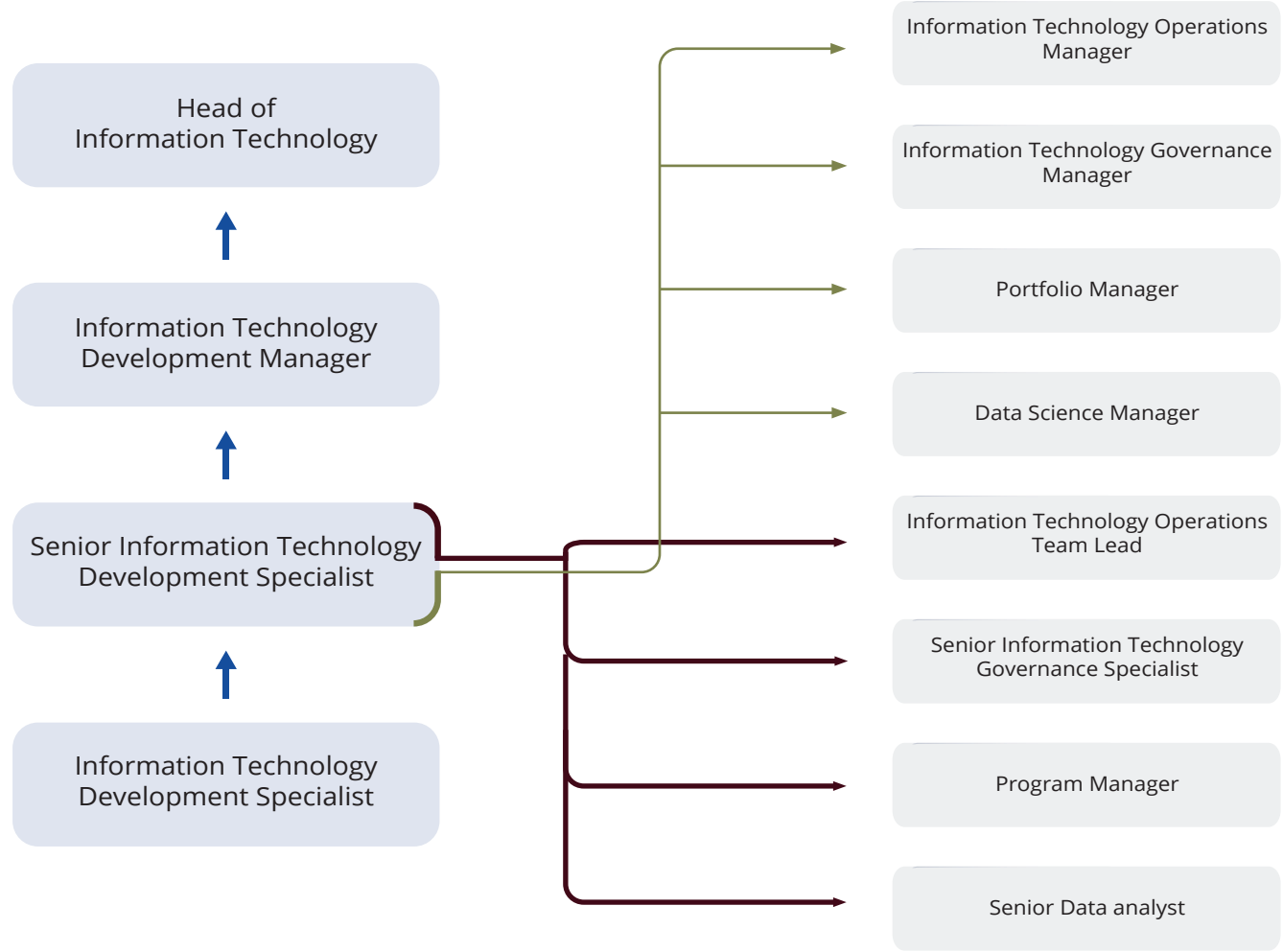


↑ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement



JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

INFORMATION TECHNOLOGY 6/11



↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

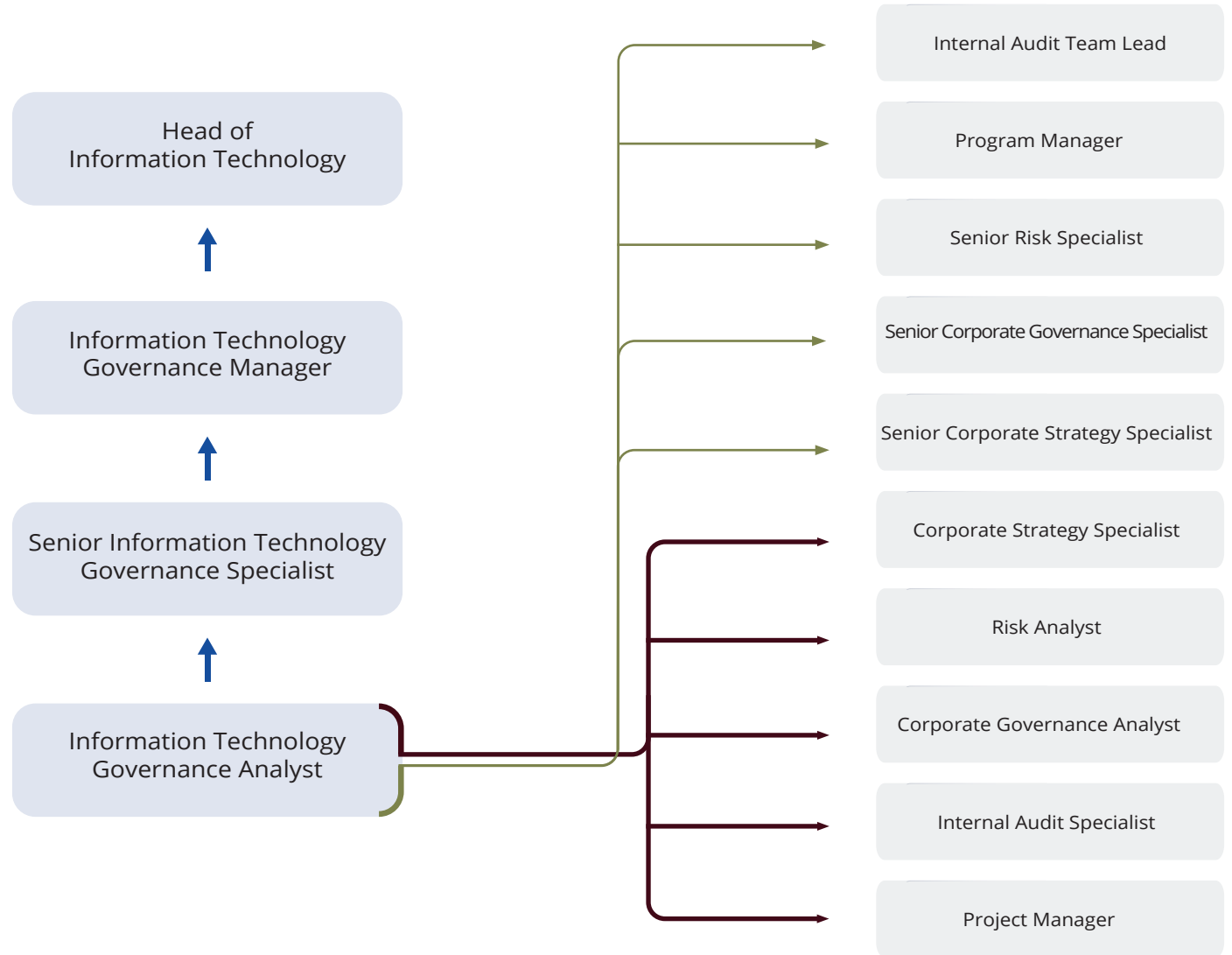


JOB FAMILY

JOB ROLE

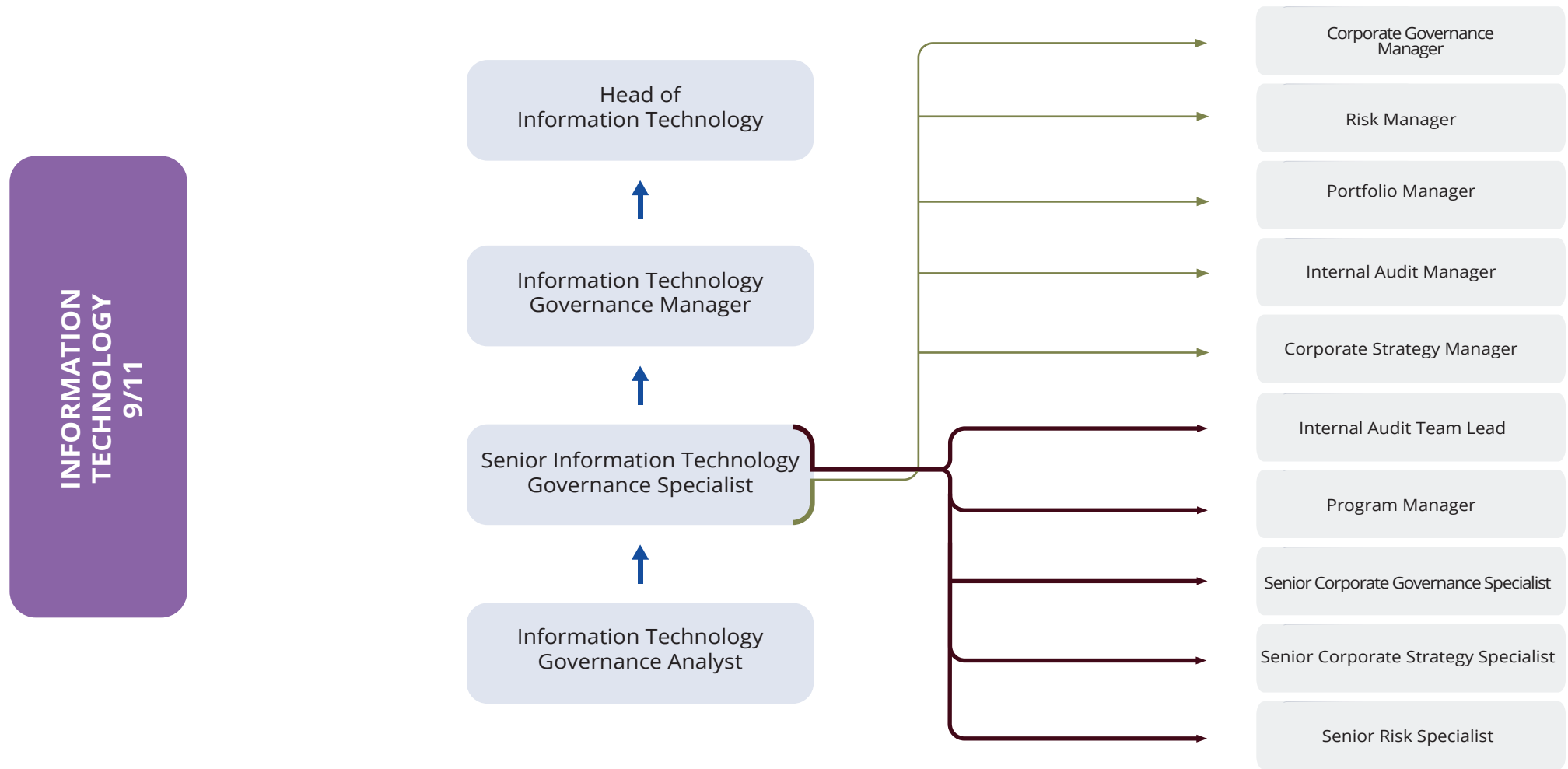
POTENTIAL CAREER MOVES

INFORMATION TECHNOLOGY 8/11



↑ Vertical movement ↗ Diagonal movement → Horizontal movement

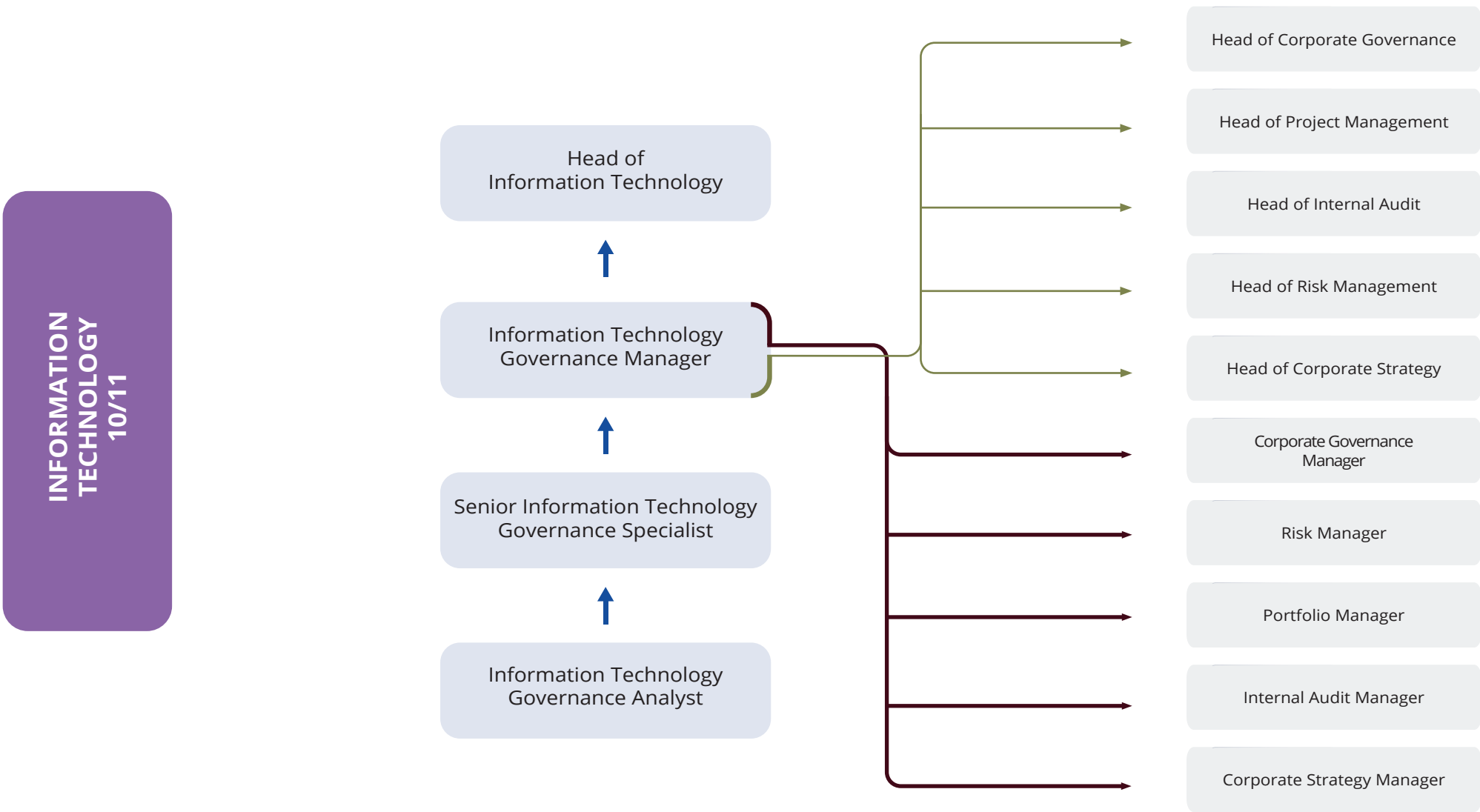
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

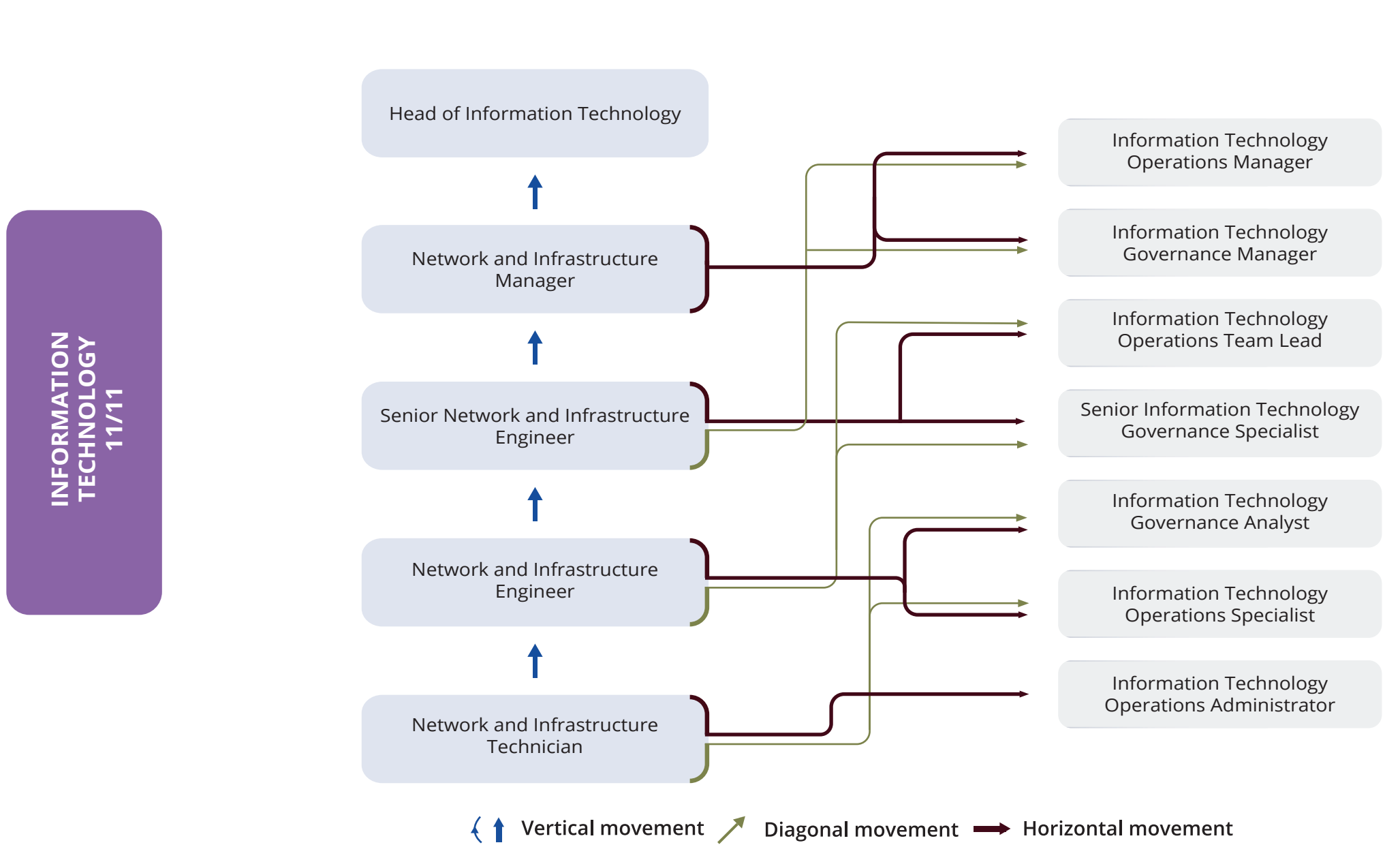


JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↑ Vertical movement ↗ Diagonal movement → Horizontal movement

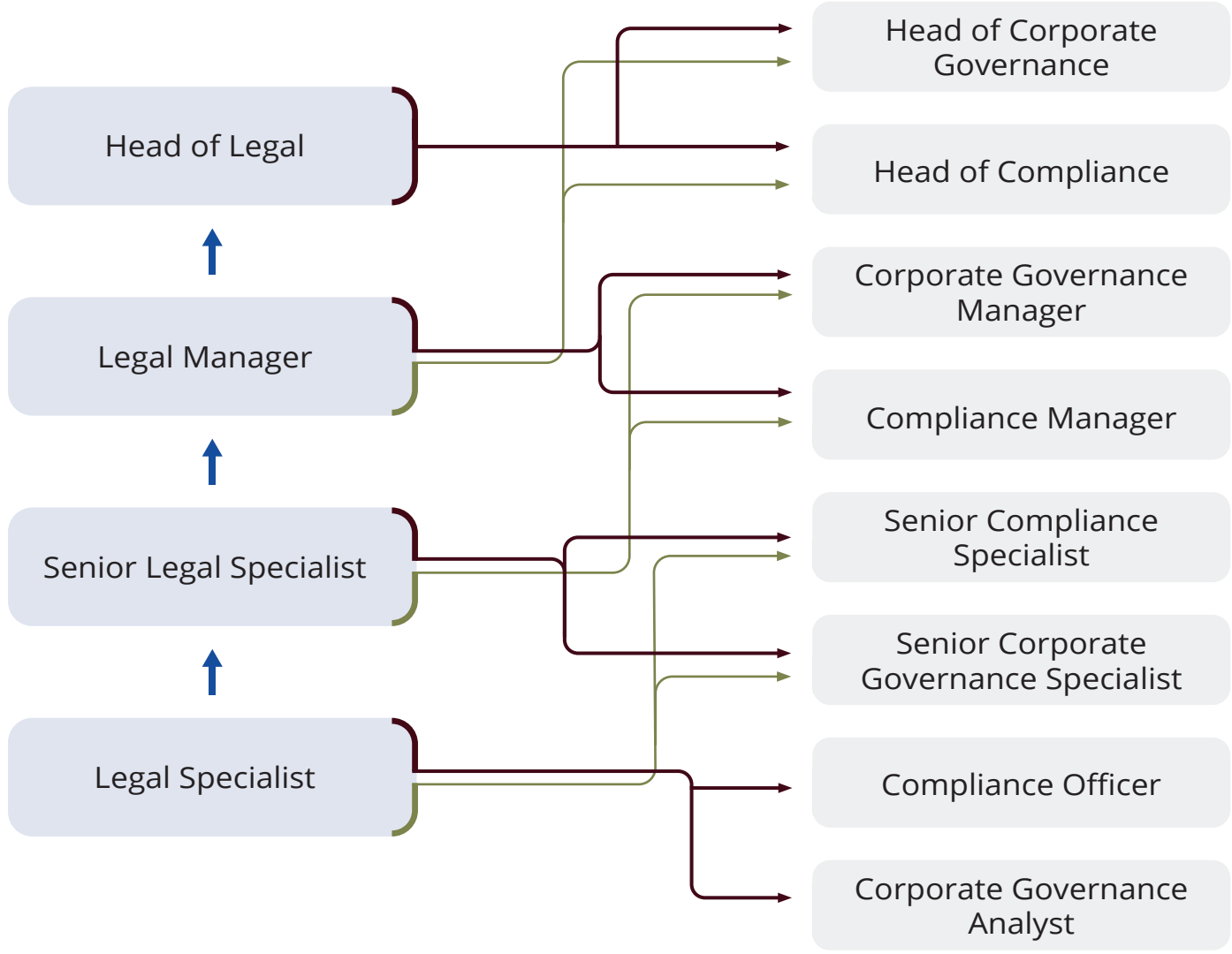
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------





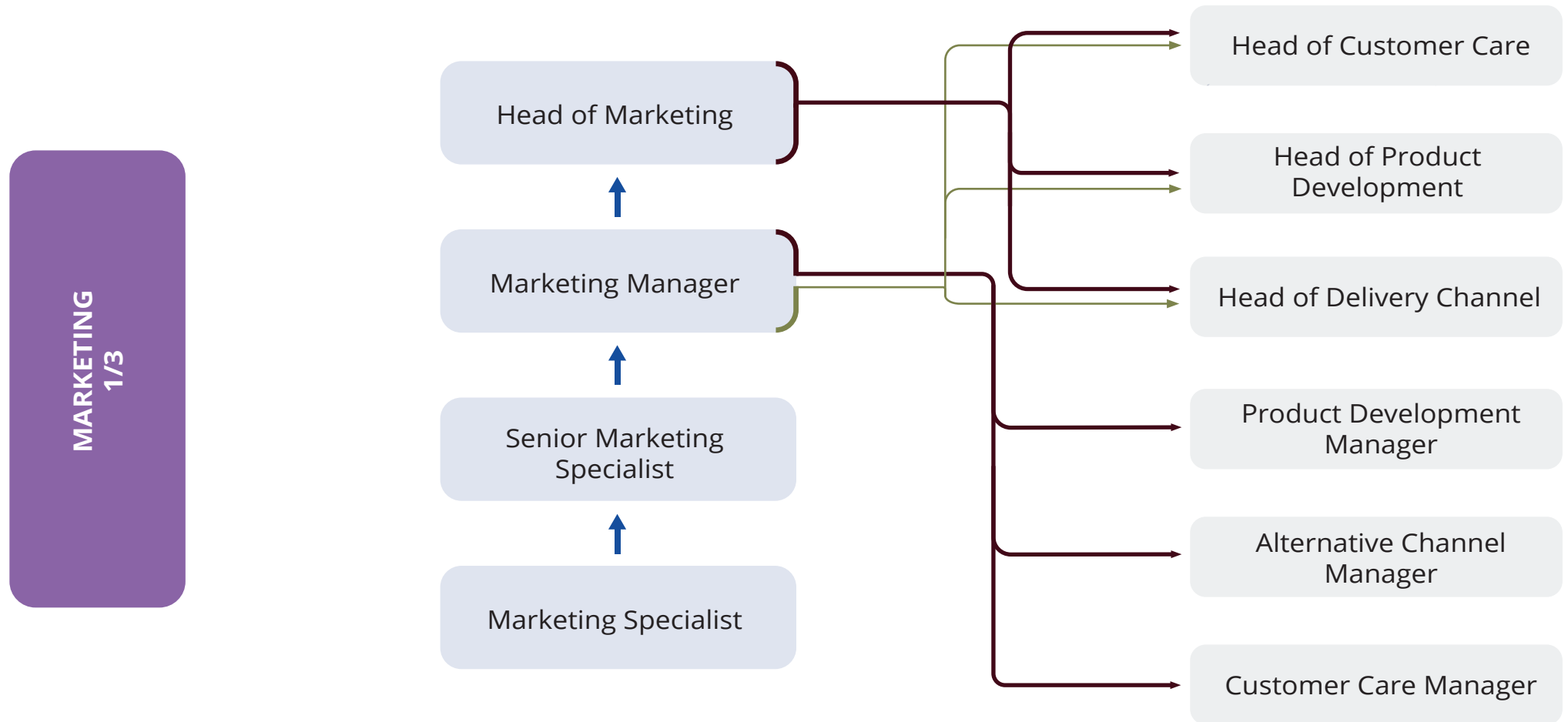
JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES

LEGAL



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

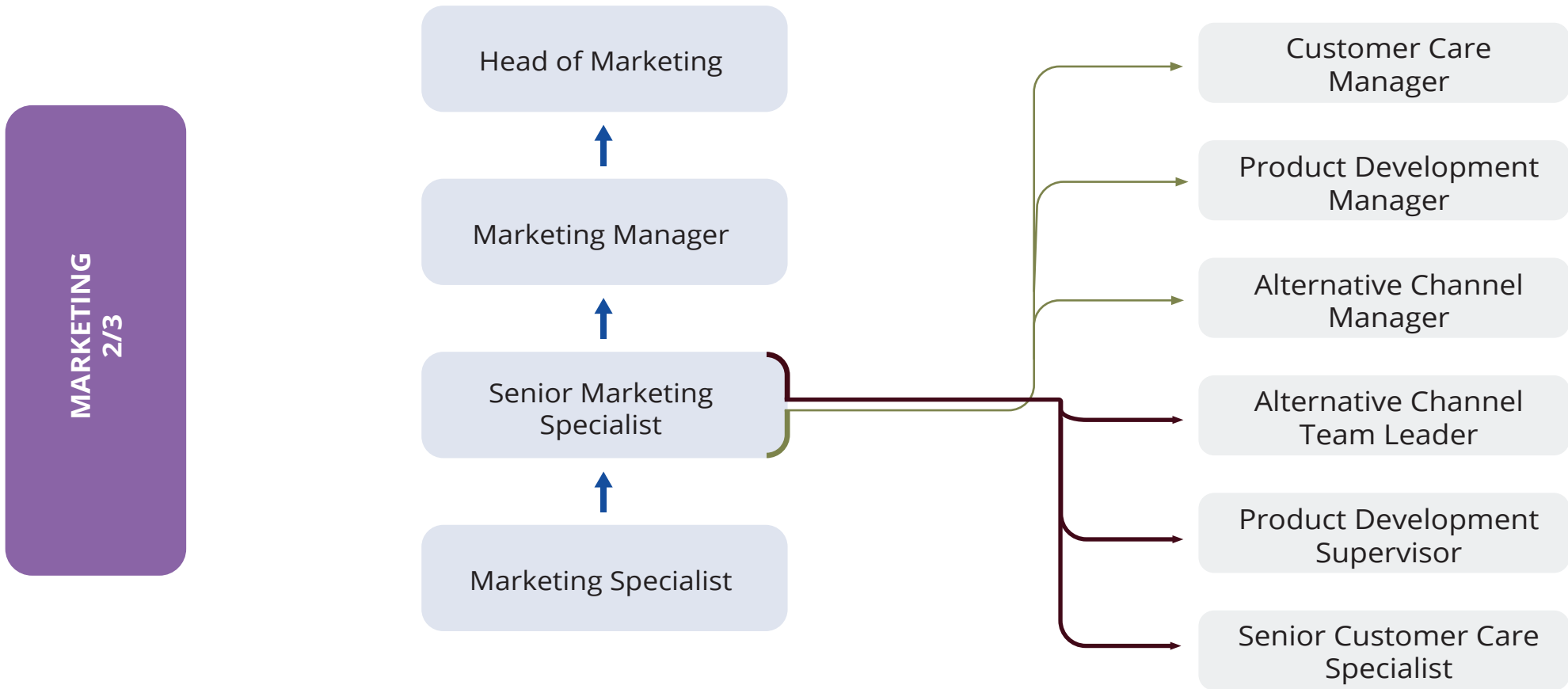
JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES



↗ Vertical movement ↘ Diagonal movement → Horizontal movement

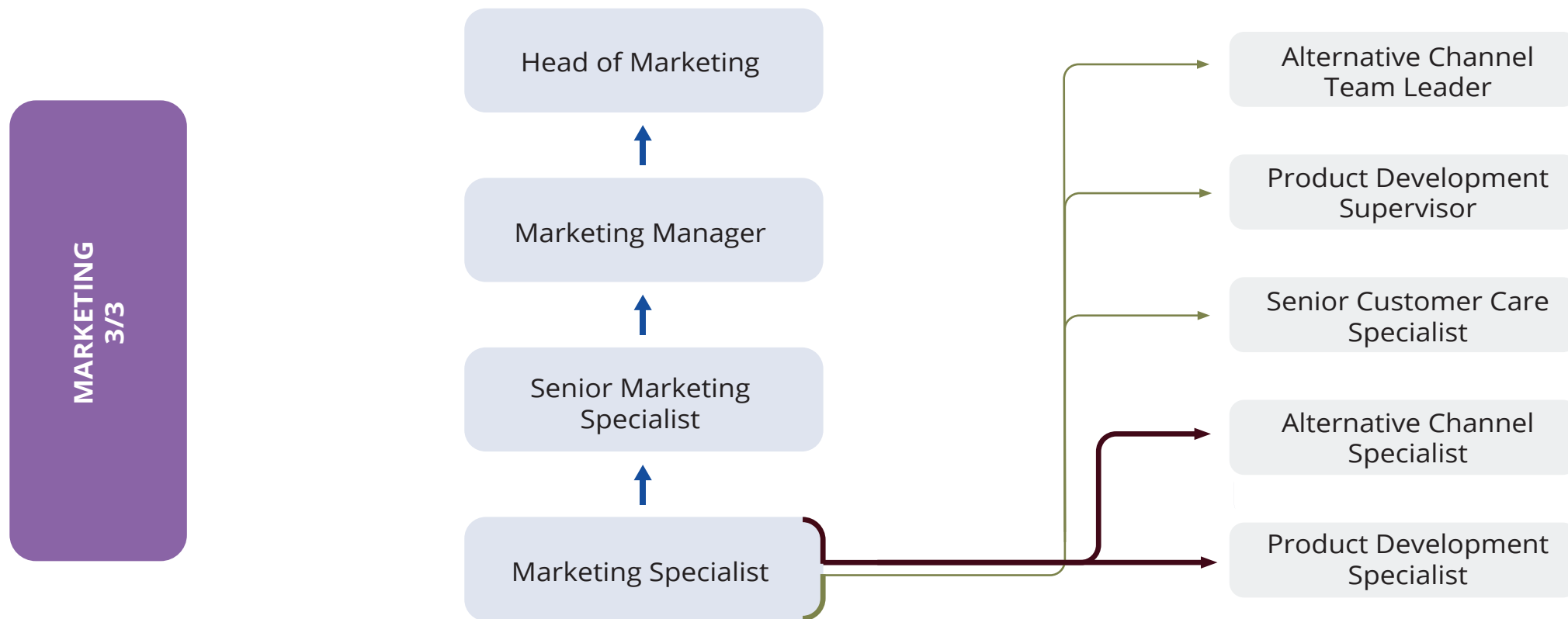


JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



Vertical movement
 Diagonal movement
 Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

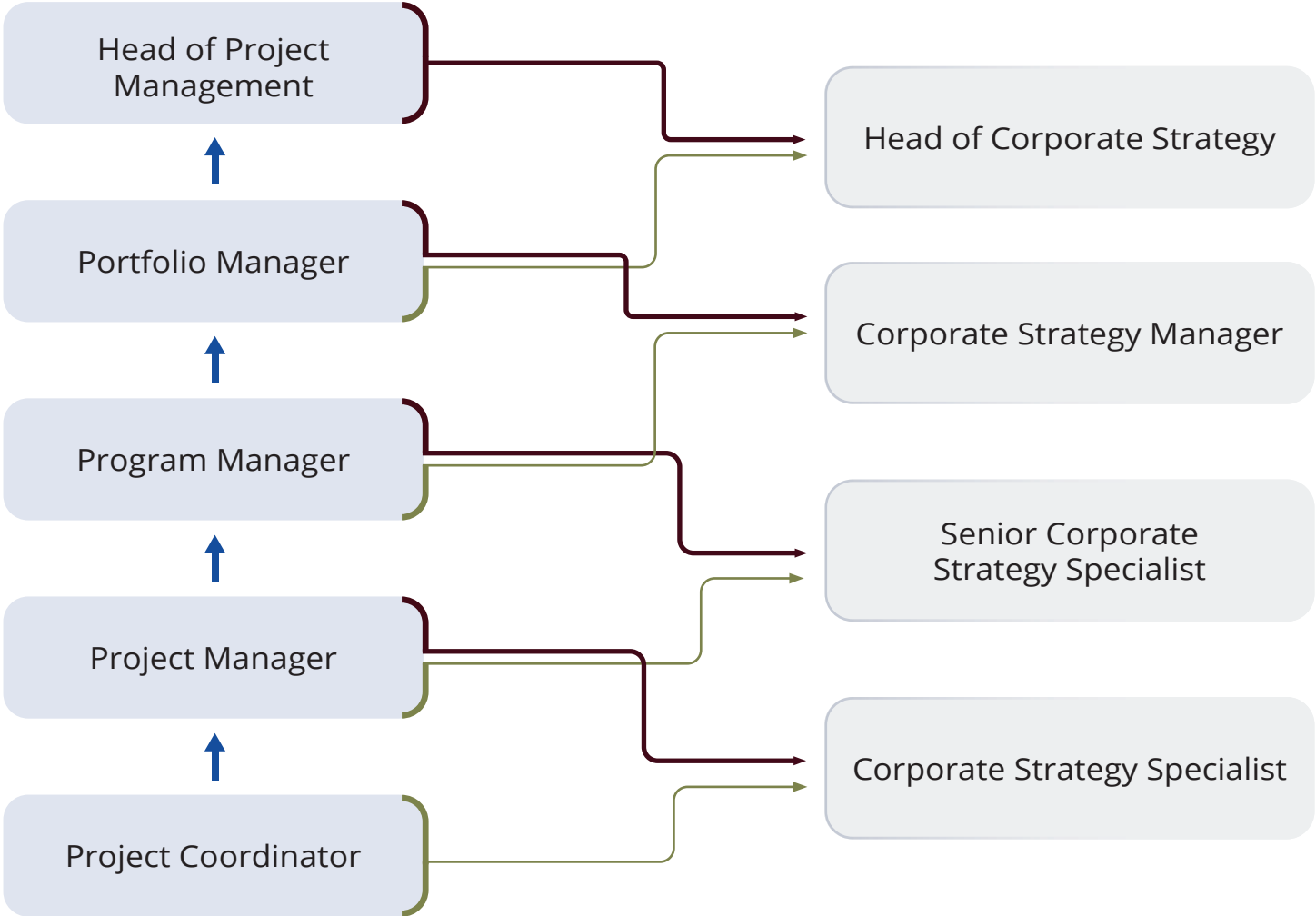


↩ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



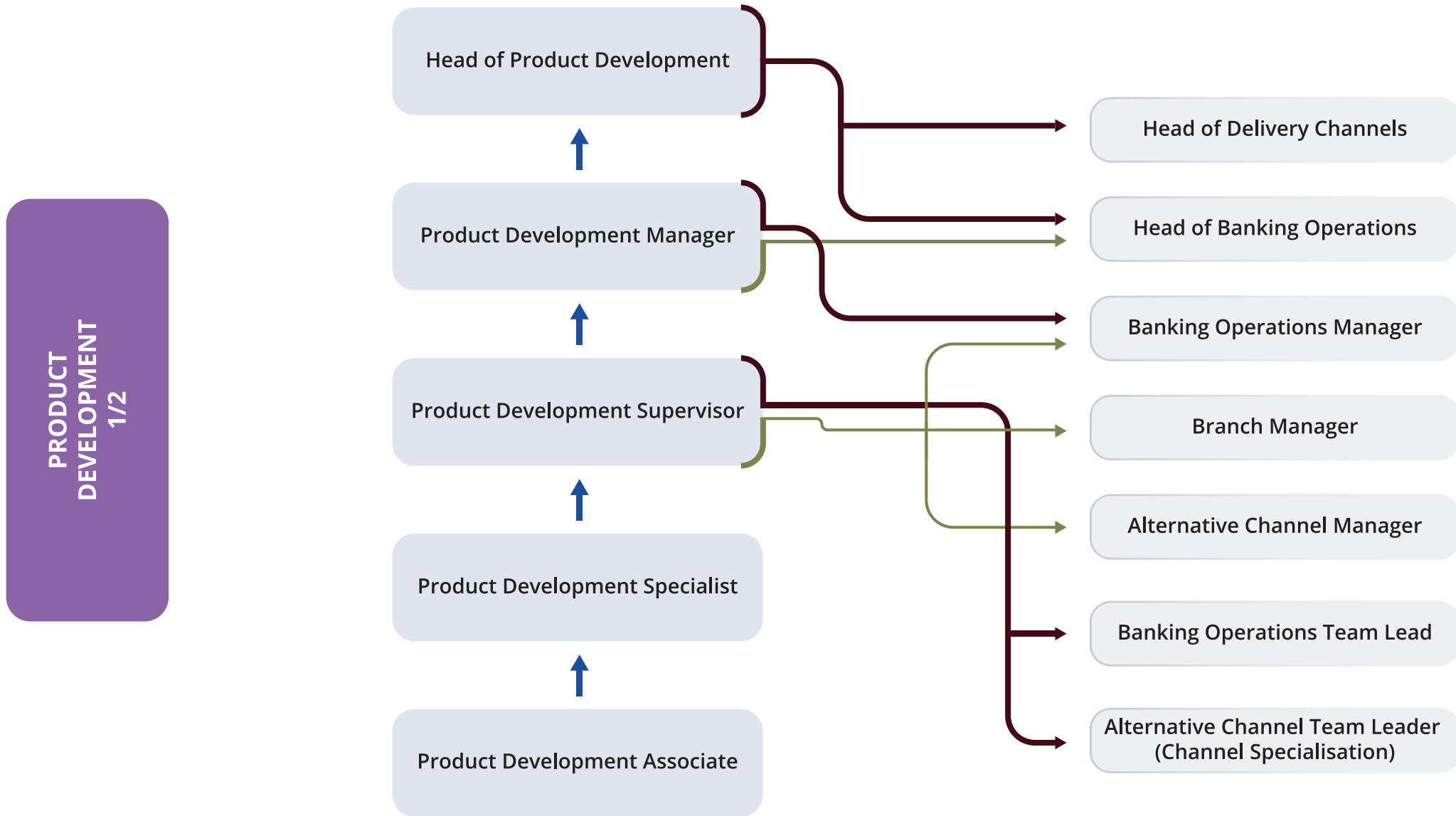
JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES

PROJECT MANAGEMENT



⬅️ ↑ Vertical movement ↗️ Diagonal movement ➡️ Horizontal movement

JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**

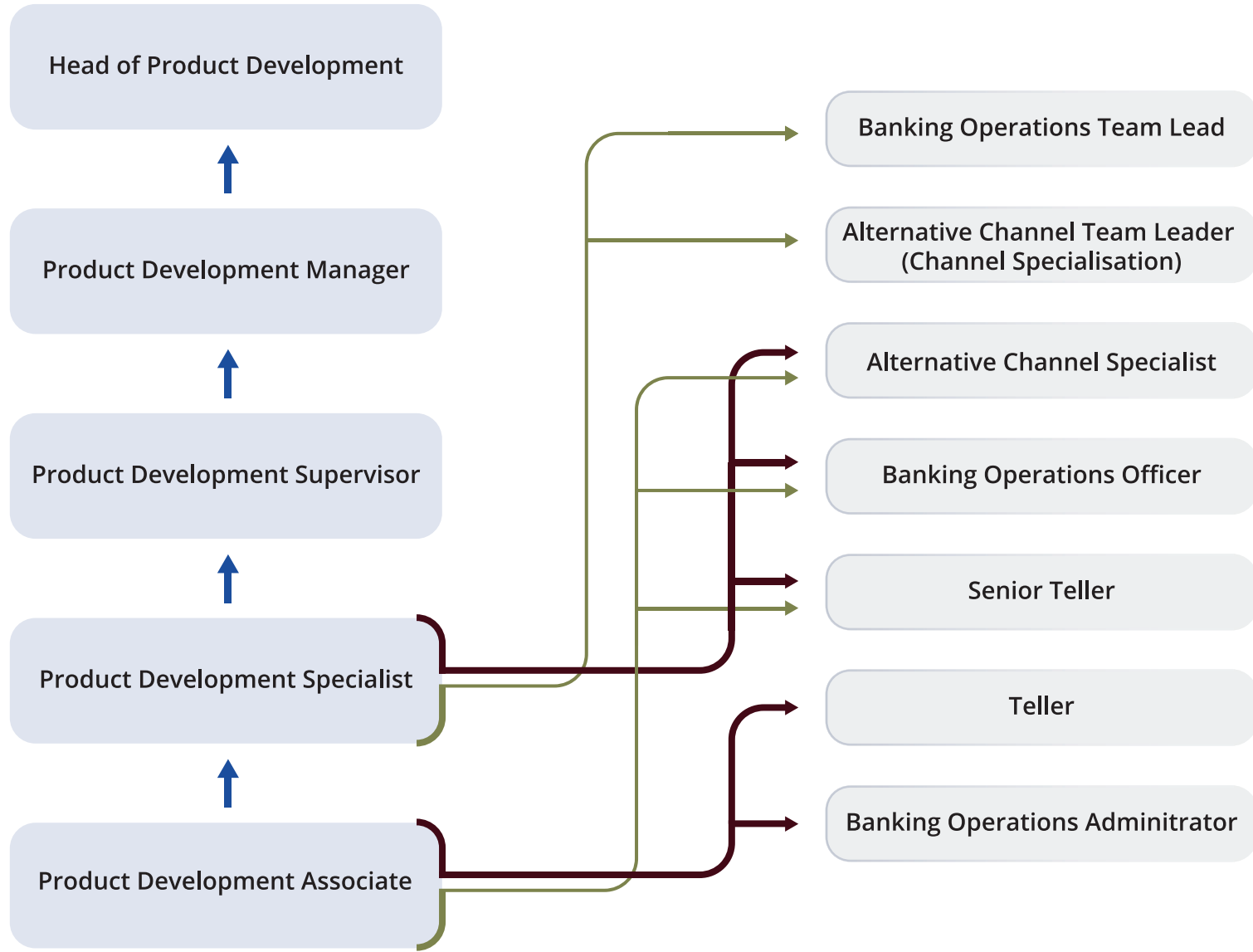


↖ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**

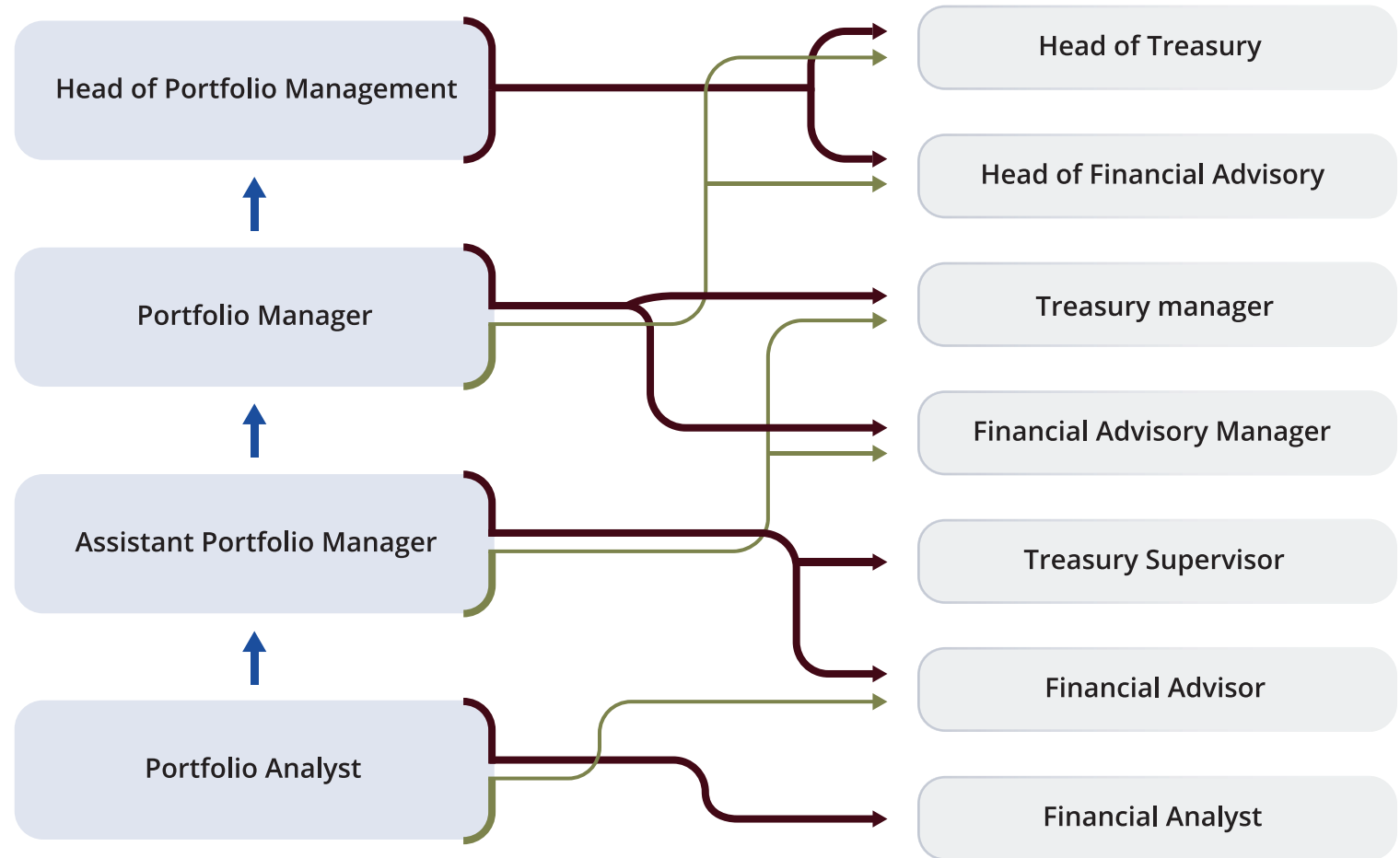
PRODUCT DEVELOPMENT 2/2



↗ Vertical movement ↘ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

PORTFOLIO MANAGEMENT

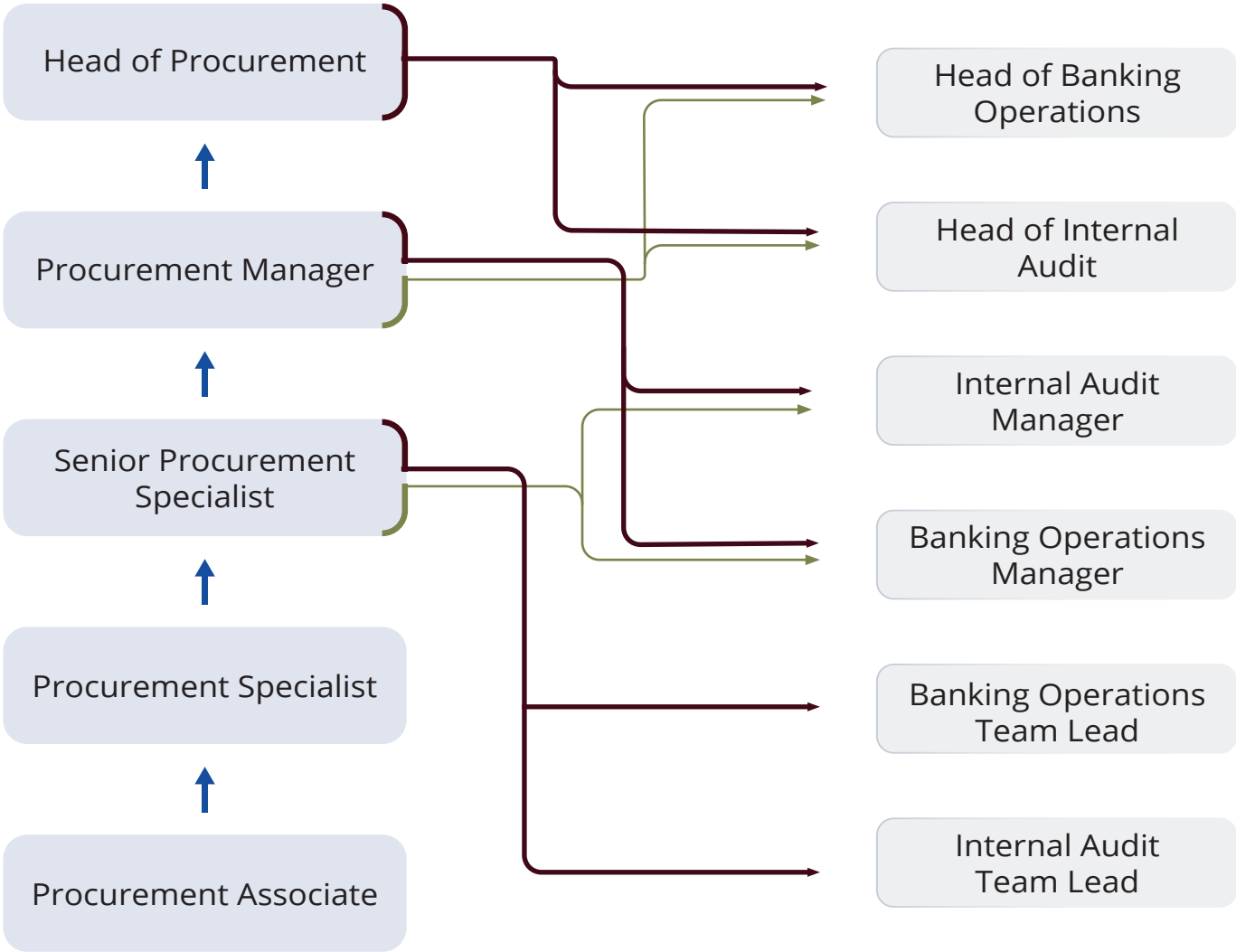


↑ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement



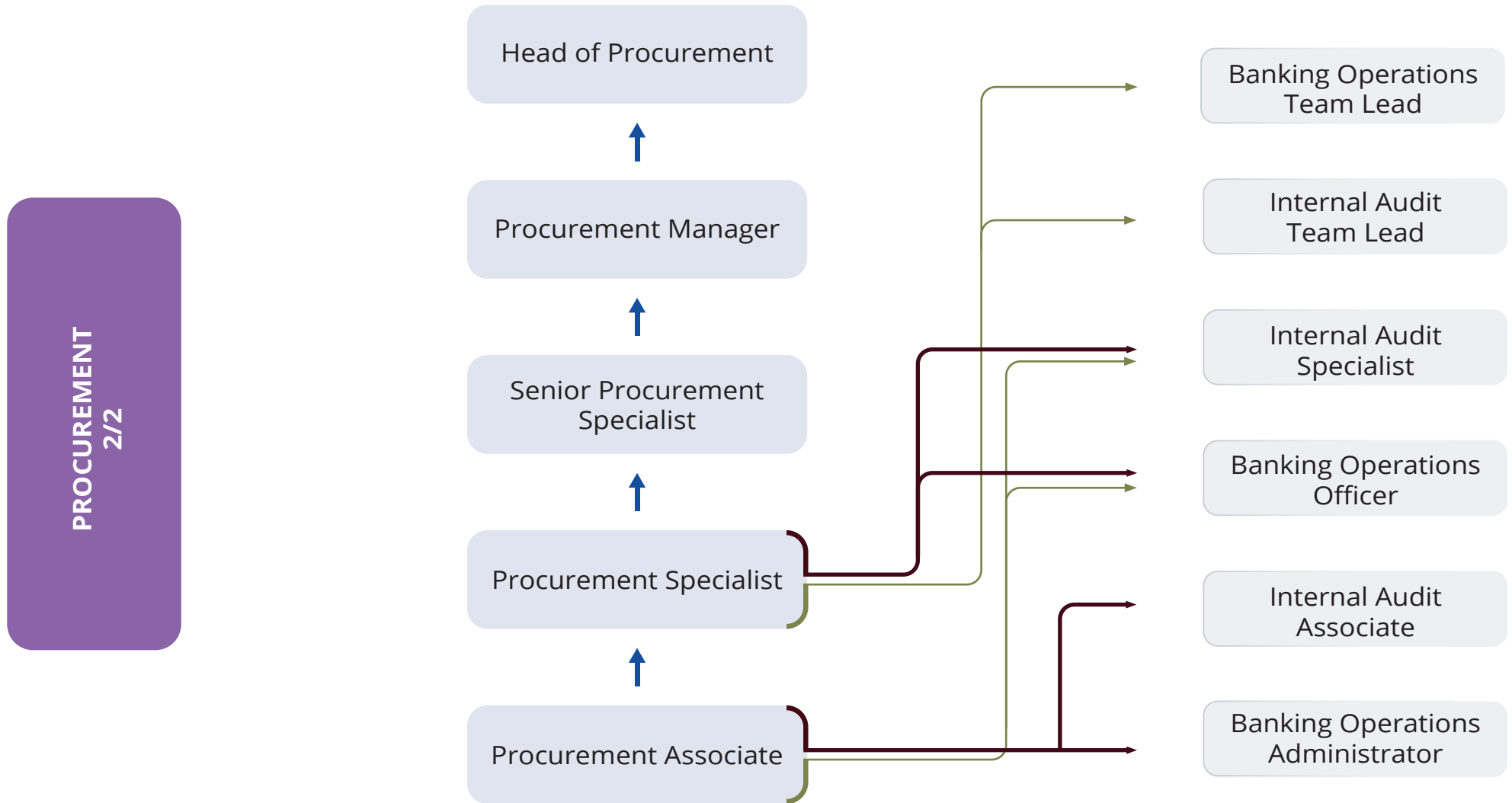
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------

**PROCUREMENT
1/2**



↑ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

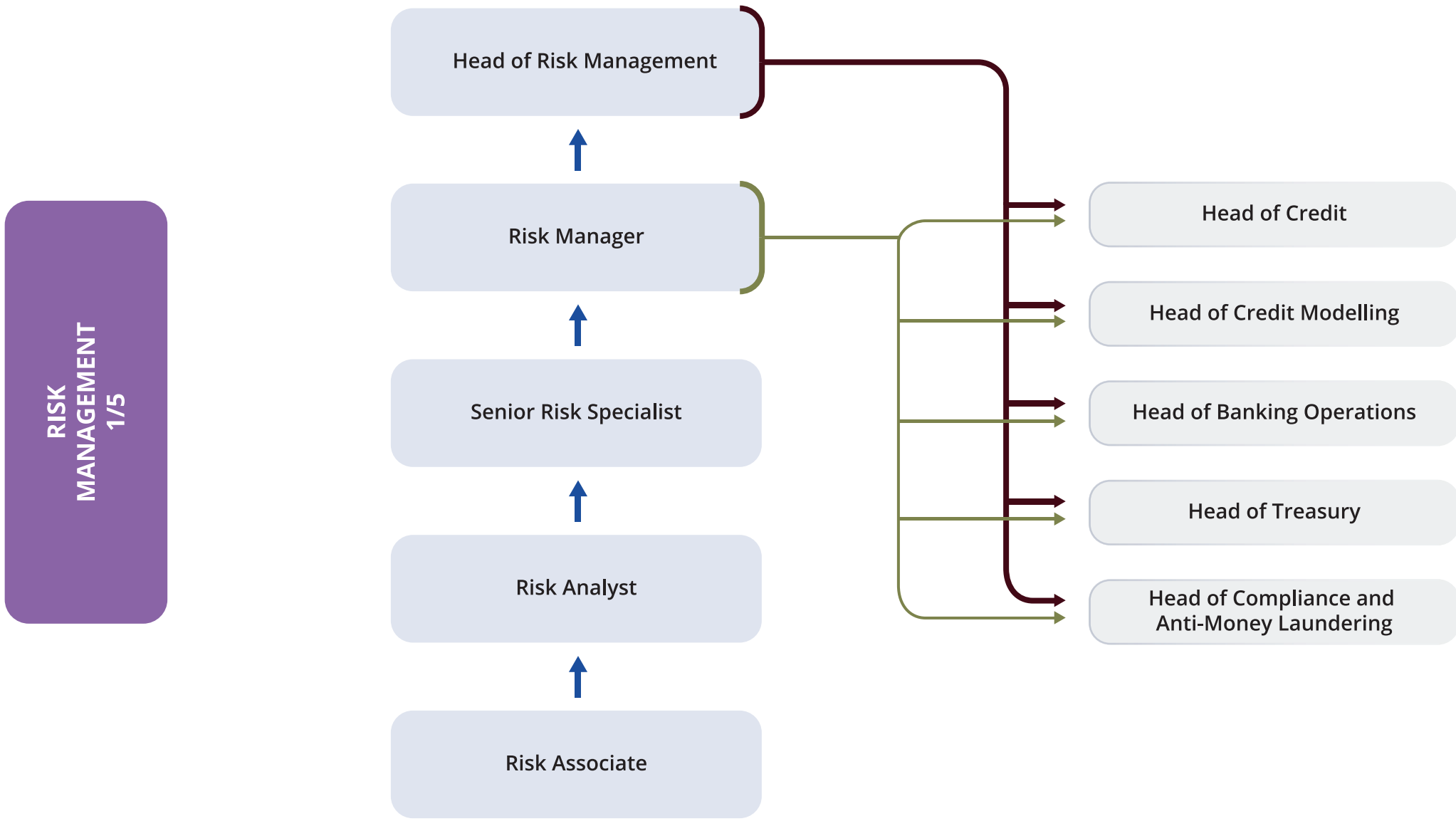
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

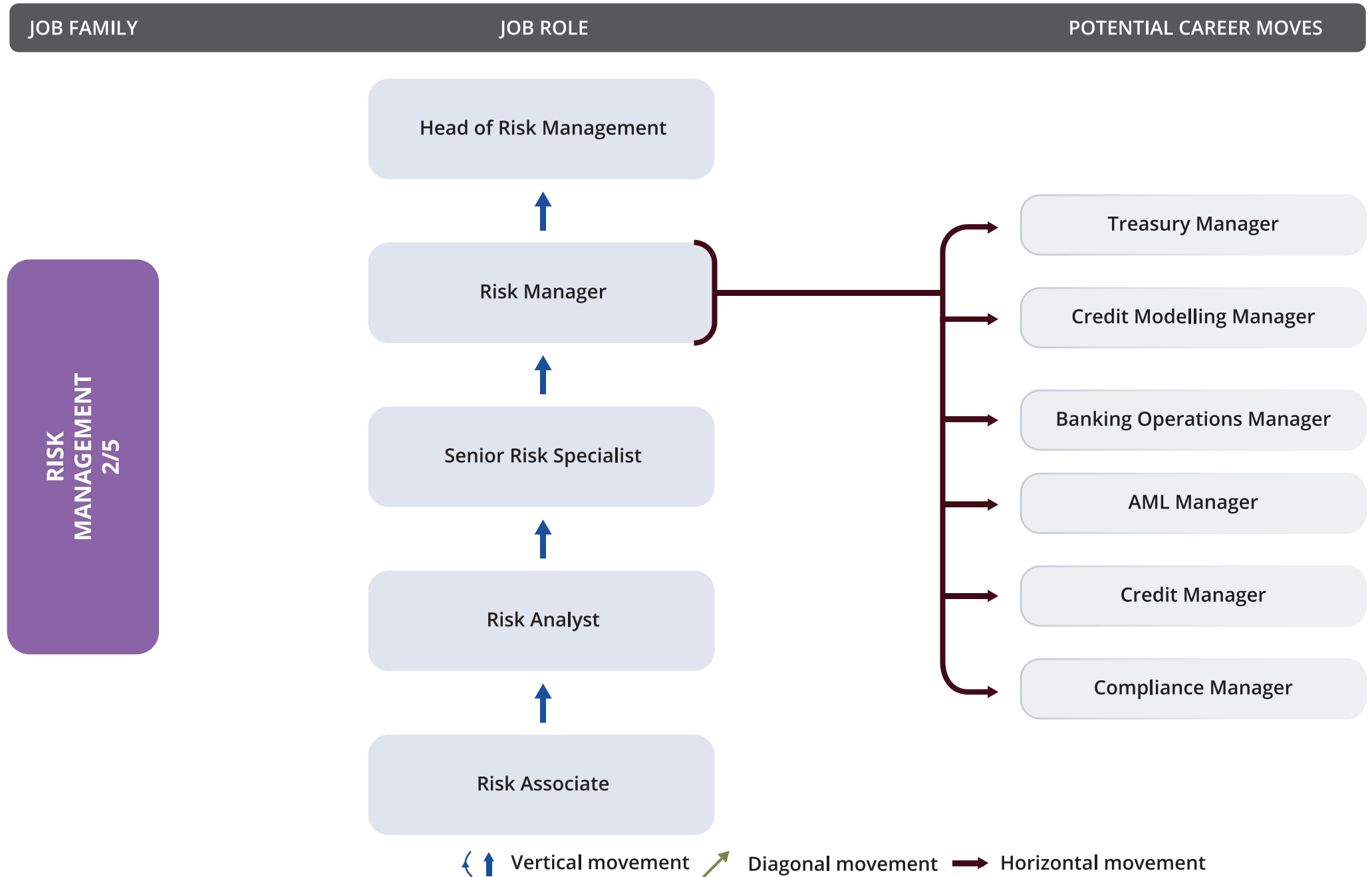


JOB FAMILY JOB ROLE POTENTIAL CAREER MOVES



↯ Vertical movement ↘ Diagonal movement → Horizontal movement

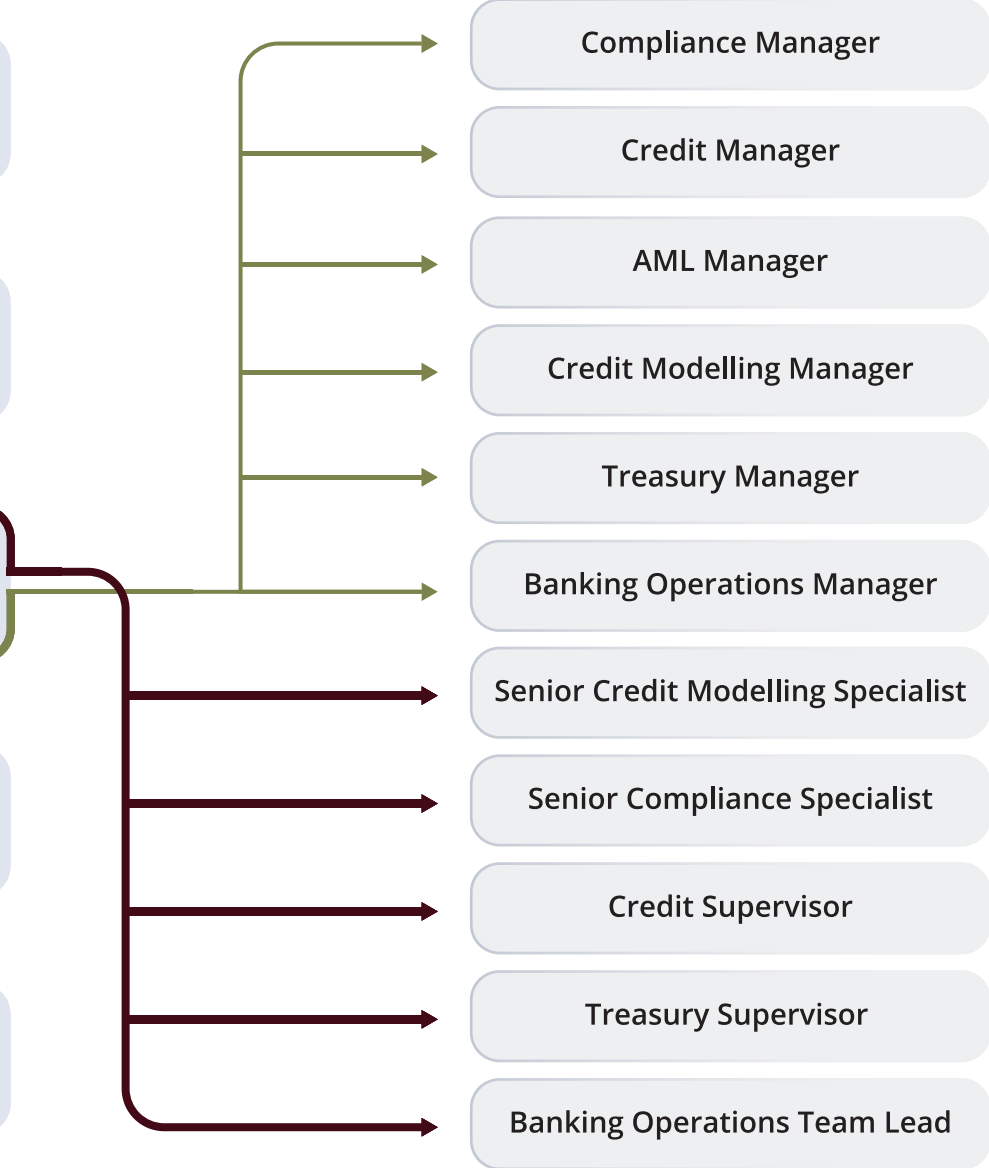
RISK
MANAGEMENT
1/5



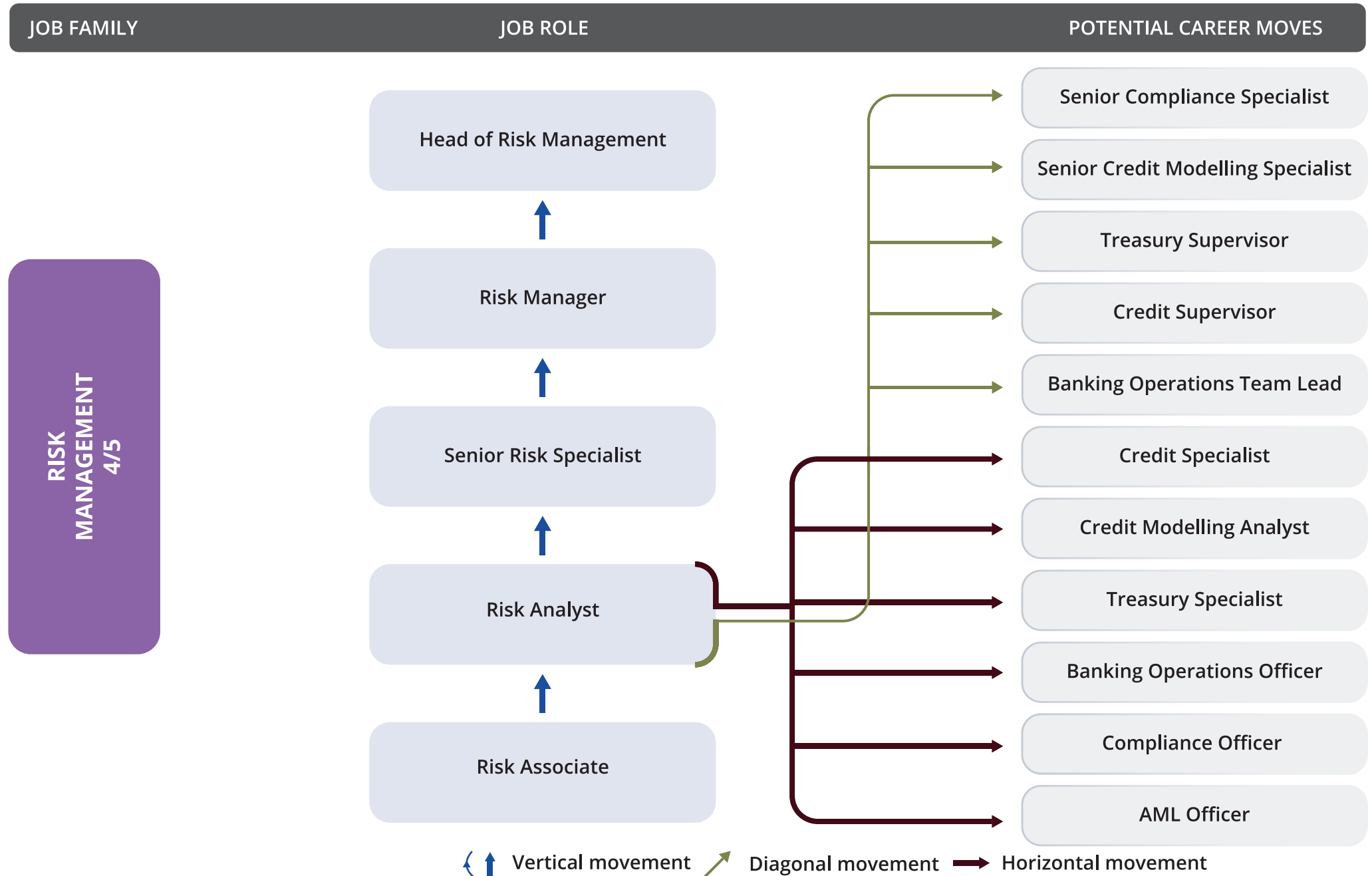


JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**

**RISK
MANAGEMENT
3/5**

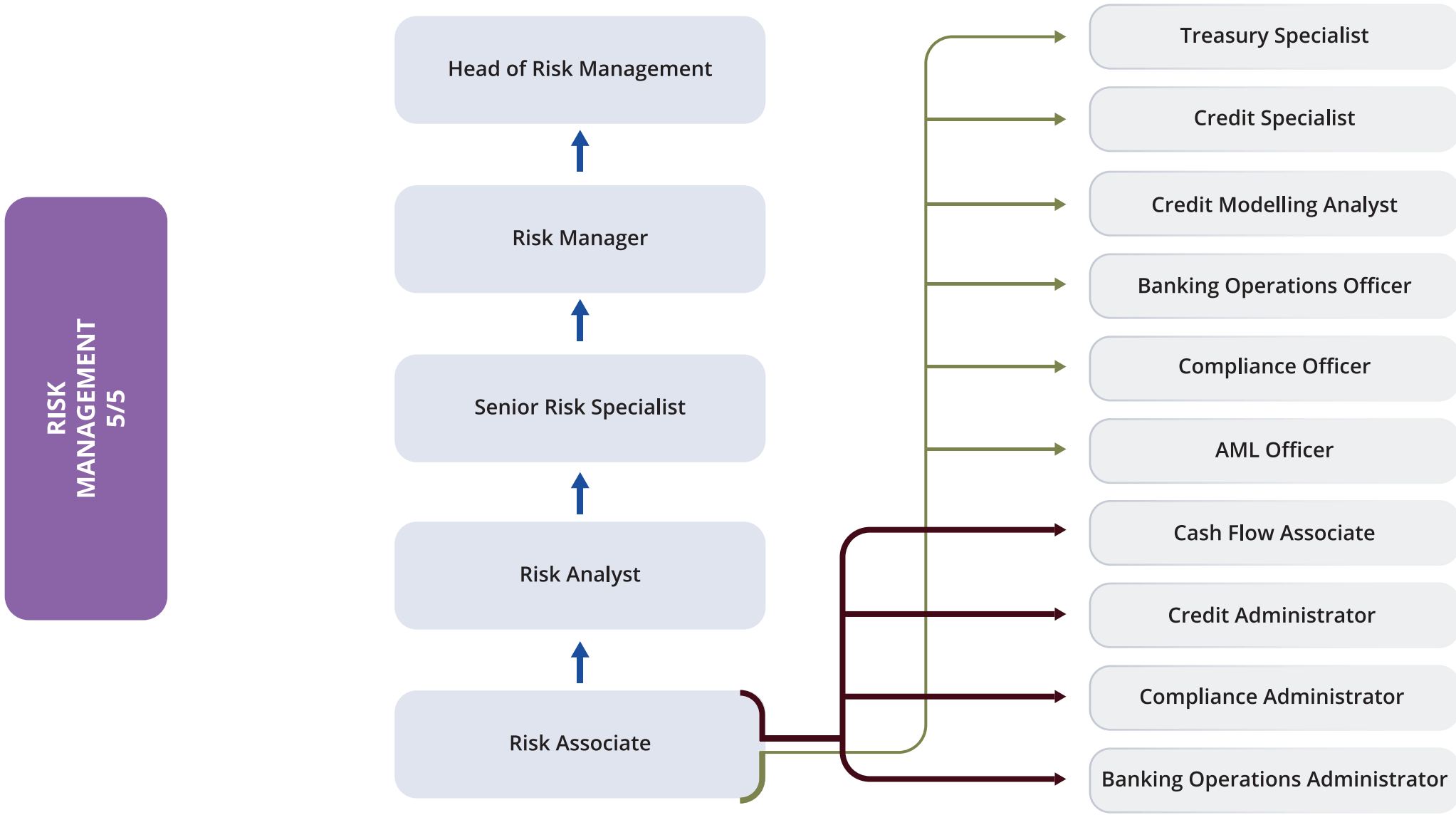


⬆️ ↑ Vertical movement ↗️ Diagonal movement ➡️ Horizontal movement

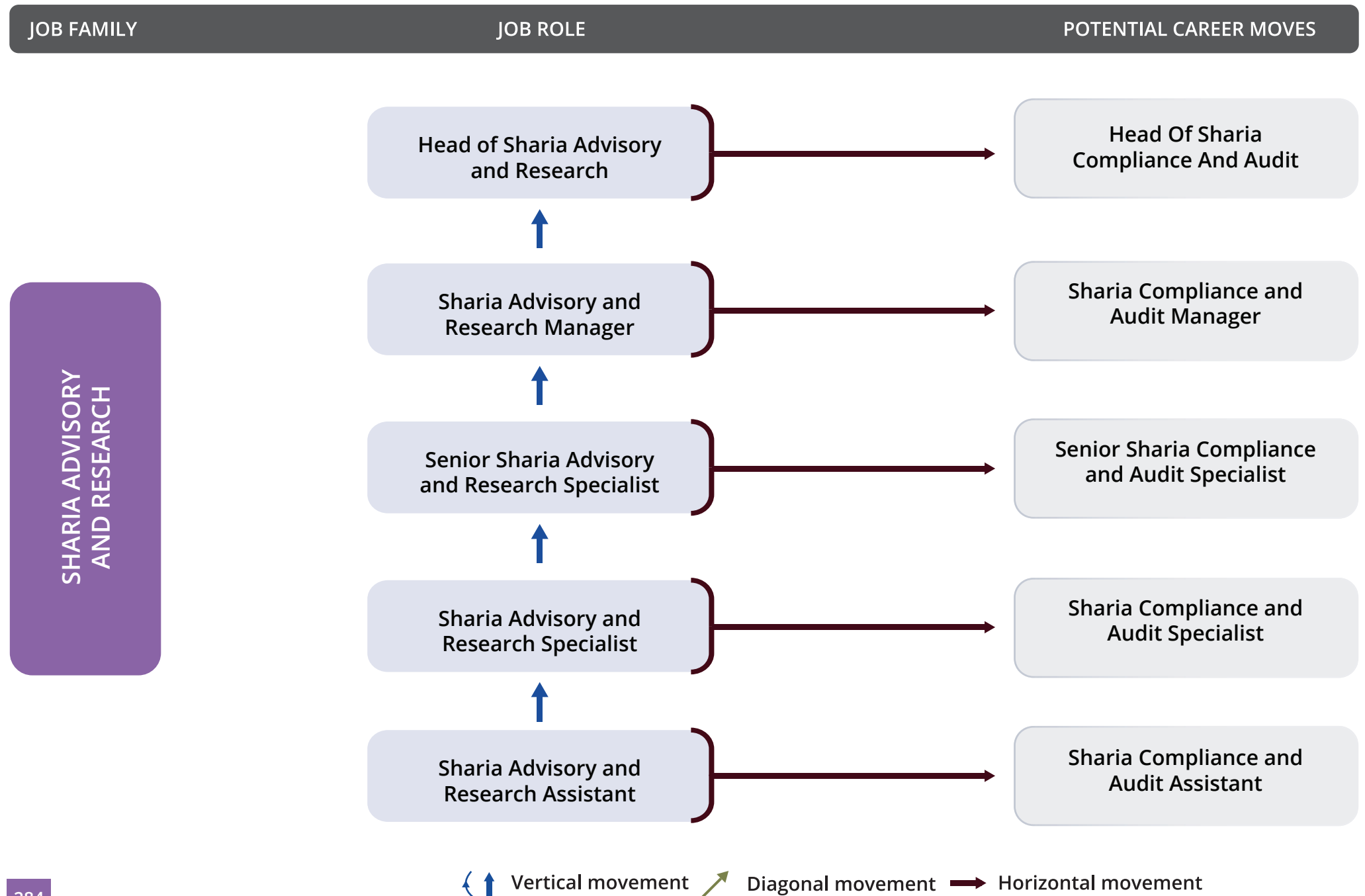




JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
------------	----------	------------------------



↕ Vertical movement ↗ Diagonal movement → Horizontal movement



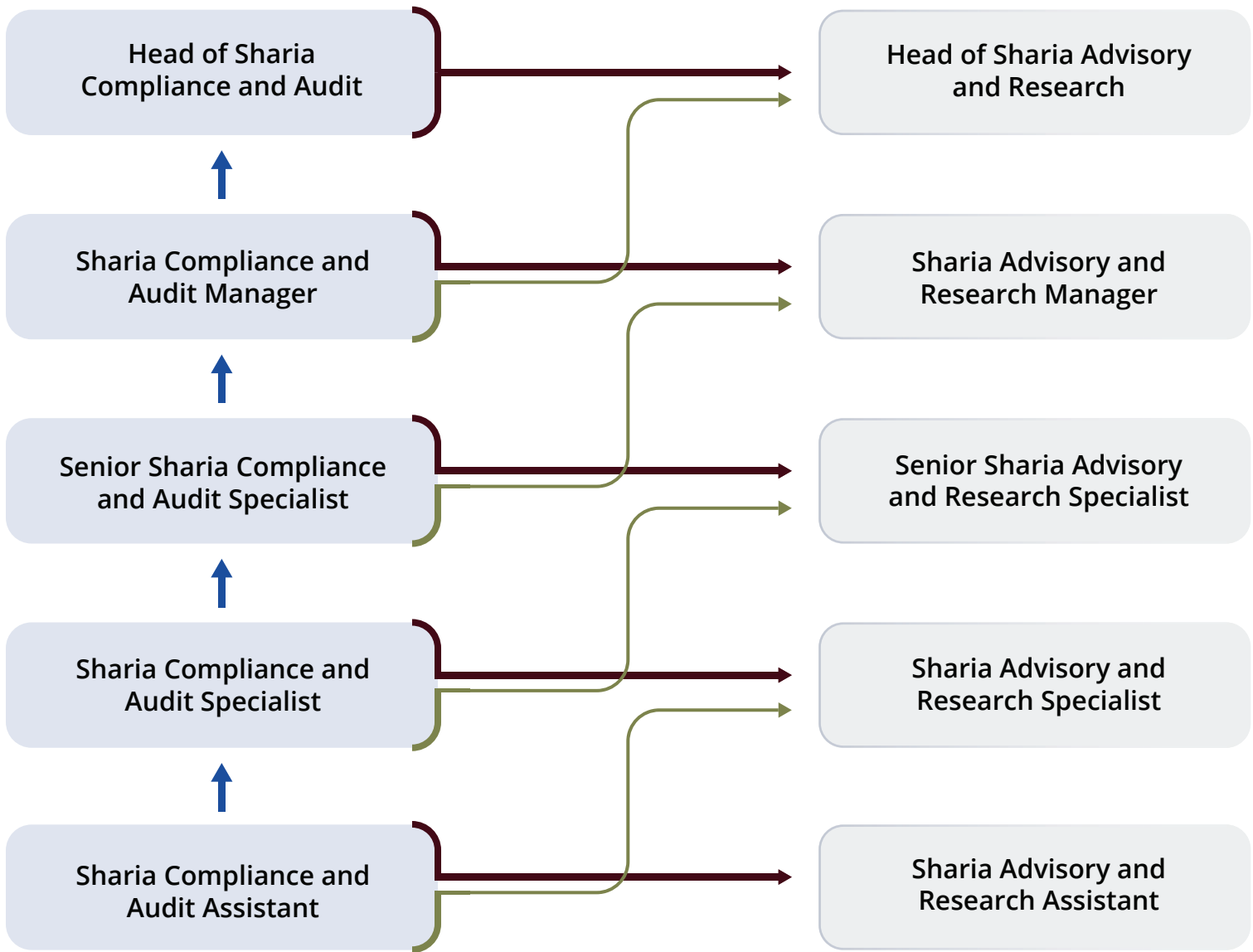


JOB FAMILY

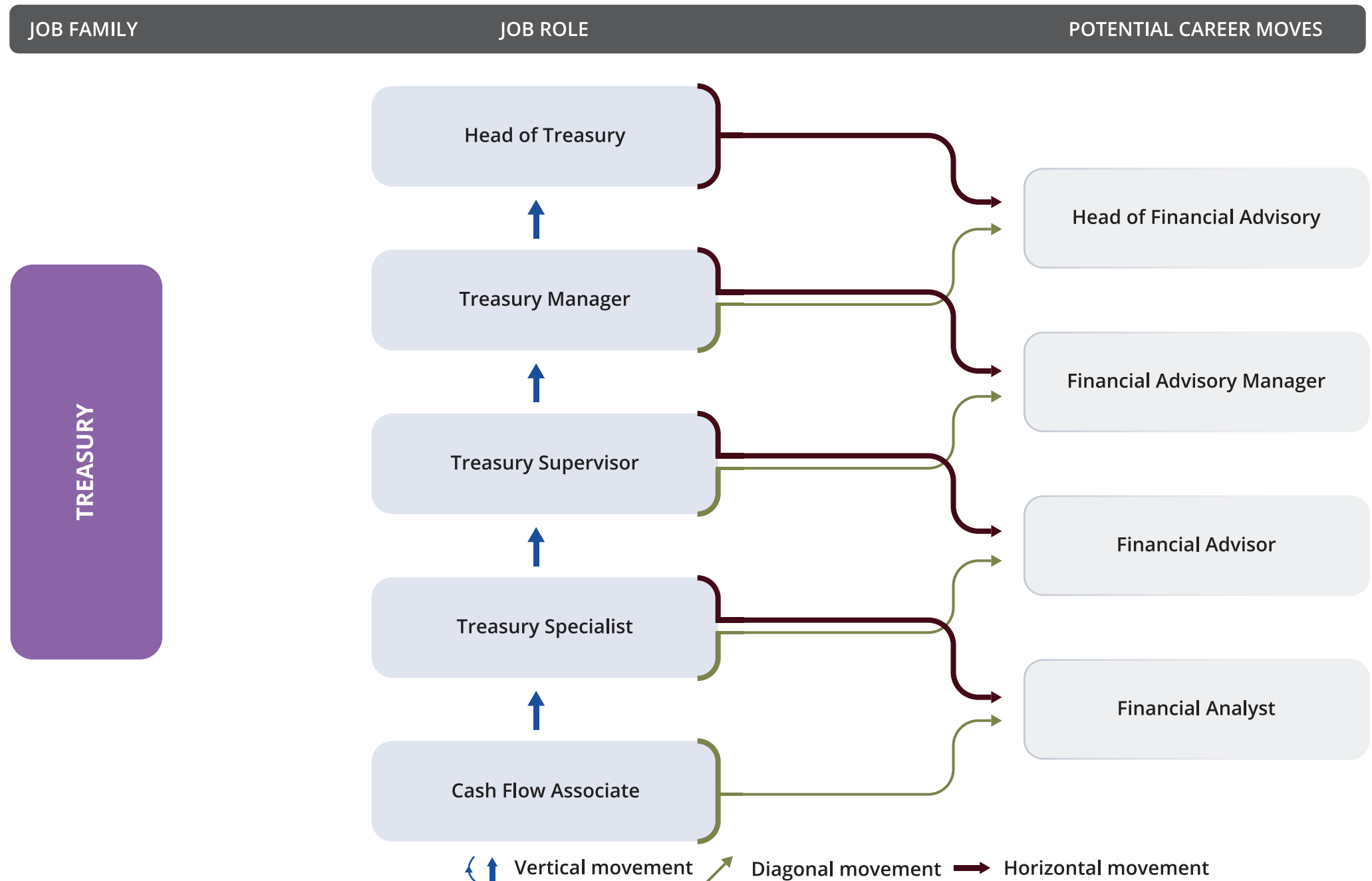
JOB ROLE

POTENTIAL CAREER MOVES

SHARIA COMPLIANCE AND AUDIT



Vertical movement
 Diagonal movement
 Horizontal movement





 The Financial Academy

 @thefaksa

 www.fa.gov.sa