

الأكاديمية المالية
THE FINANCIAL ACADEMY



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Financial Skills Framework

Banking Sector

2025

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Acknowledgement

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 skill 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 experts, 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.

Framework Content



Framework structure and typical roles found in the Saudi Market.



Skill dictionary, including two types of skills and scaled skill description.



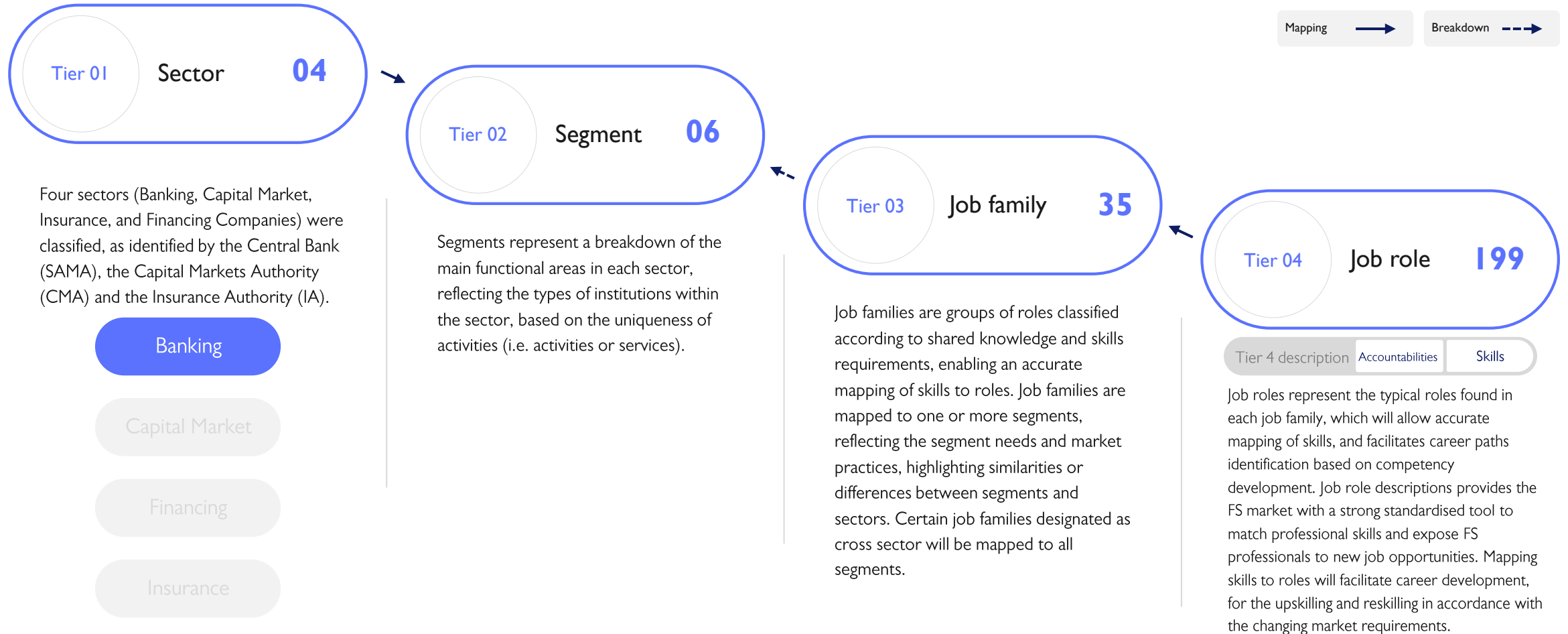
Job roles descriptions, including main accountabilities and assigned skills for each role.



Career paths, indicating potential career movements within the industry.

The FS Competency

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







Framework Structure



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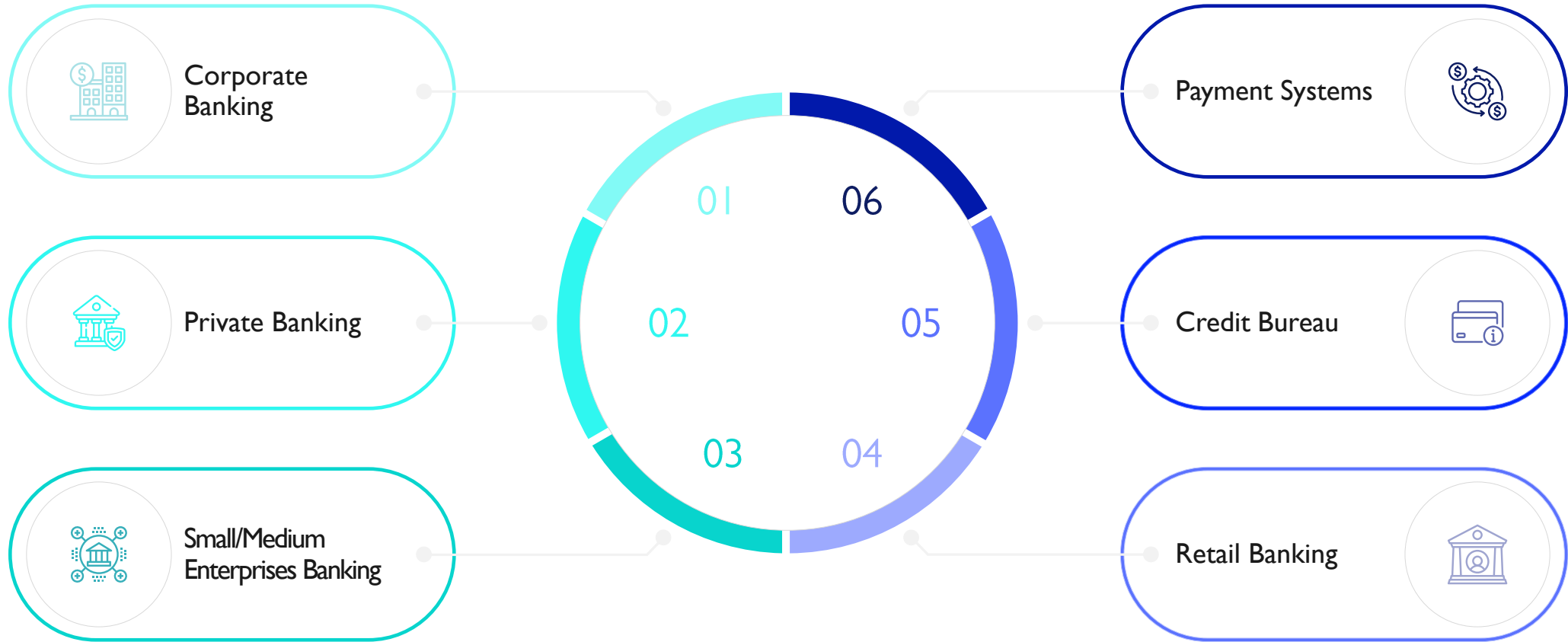
BANKING



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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 specialized 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 (Small/Medium Enterprises).

Segment Code **B03**

Segment Title: Small/Medium Enterprises Banking

Small/Medium Enterprises finance refers to funding for small and medium-sized enterprises, a key component of the broader business finance market. It encompasses various capital sources, including bank loans, overdrafts, leasing, hire-purchase, equity, bonds, venture capital, private equity, asset-based finance (e.g., factoring, invoice discounting), and government grants or loans.

Segment Code **B05**

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 **B02**

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 **B04**

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: 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.

Banking Segments and Job Families



Banking

Corporate Banking

Segment-Specific Job Families

Delivery Channels	Banking Operations	Credit	Collection and Recovery	Treasury
Financial Advisory	Portfolio Management	Sharia Advisory and Research	Sharia Compliance and Audit	Bancassurance

Common Job Families

Risk Management	Compliance, Anti-Money Laundering & Counter-Terrorism Financing	Product Development	Customer Care	Data & Analytics
Digital Transformation & Information Technology	Comms. & Stakeholders Engagement	Corporate Governance	Corporate Strategy	Cyber Security
Facilities Management	Finance & Tax	Human Resources & Change Management	Internal Audit	Investor Relations
Legal	Marketing	Procurement	Project management	Sustainability Management
Corporate Secretarial Services	Relationship Management			

Private Banking

Segment-Specific Job Families

Delivery Channels	Banking Operations	Credit	Collection and Recovery	Treasury
Financial Advisory	Portfolio Management	Sharia Advisory and Research	Sharia Compliance and Audit	Bancassurance

Common Job Families

Risk Management	Compliance, Anti-Money Laundering & Counter-Terrorism Financing	Product Development	Customer Care	Data & Analytics
Digital Transformation & Information Technology	Comms. & Stakeholders Engagement	Corporate Governance	Corporate Strategy	Cyber Security
Facilities Management	Finance & Tax	Human Resources & Change Management	Internal Audit	Investor Relations
Legal	Marketing	Procurement	Project management	Sustainability Management
Corporate Secretarial Services	Relationship Management			

Banking Segments and Job Families



Banking

Small/Medium Enterprises Banking

Segment-Specific Job Families

Delivery Channels	Banking Operations	Credit	Collection and Recovery	Treasury
Financial Advisory	Portfolio Management	Sharia Advisory and Research	Sharia Compliance and Audit	Bancassurance

Common Job Families

Risk Management	Compliance, Anti-Money Laundering & Counter-Terrorism Financing	Product Development	Customer Care	Data & Analytics
Digital Transformation & Information Technology	Comms. & Stakeholders Engagement	Corporate Governance	Corporate Strategy	Cyber Security
Facilities Management	Finance & Tax	Human Resources & Change Management	Internal Audit	Investor Relations
Legal	Marketing	Procurement	Project management	Sustainability Management
Corporate Secretarial Services	Relationship Management			

Retail Banking

Segment-Specific Job Families

Delivery Channels	Banking Operations	Credit	Collection and Recovery	Financial Advisory
Portfolio Management	Sharia Advisory and Research	Sharia Compliance and Audit	Bancassurance	

Common Job Families

Risk Management	Compliance, Anti-Money Laundering & Counter-Terrorism Financing	Product Development	Customer Care	Data & Analytics
Digital Transformation & Information Technology	Comms. & Stakeholders Engagement	Corporate Governance	Corporate Strategy	Cyber Security
Facilities Management	Finance & Tax	Human Resources & Change Management	Internal Audit	Investor Relations
Legal	Marketing	Procurement	Project management	Sustainability Management
Corporate Secretarial Services	Relationship Management			

Banking Segments and Job Families



Banking

Small/Medium Enterprises Banking

Segment-Specific Job Families

Delivery Channels

Credit Modelling

Common Job Families

Risk Management

Compliance, Anti-Money Laundering & Counter-Terrorism Financing

Product Development

Customer Care

Data & Analytics

Digital Transformation & Information Technology

Comms. & Stakeholders Engagement

Corporate Governance

Corporate Strategy

Cyber Security

Facilities Management

Finance & Tax

Human Resources & Change Management

Internal Audit

Investor Relations

Legal

Marketing

Procurement

Project management

Sustainability Management

Corporate Secretarial Services

Relationship Management

Retail Banking

Segment-Specific Job Families

Delivery Channels

Banking Operations

Collection and Recovery

Clearing, Reconciliation, Settlements

Collateral Management

Common Job Families

Risk Management

Compliance, Anti-Money Laundering & Counter-Terrorism Financing

Product Development

Customer Care

Data & Analytics

Digital Transformation & Information Technology

Comms. & Stakeholders Engagement

Corporate Governance

Corporate Strategy

Cyber Security

Facilities Management

Finance & Tax

Human Resources & Change Management

Internal Audit

Investor Relations

Legal

Marketing

Procurement

Project management

Sustainability Management



Corporate Secretarial Services

Relationship Management



Job family definitions

 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 definitions



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: 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



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

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 definitions

 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 **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,
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 incase of default and collateral termination when debt is settled. Follow up on repossession procedure until court ruling and repossession execution.

Job family definitions

 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

 Job Family Code **CO**
 Job Family
Compliance, Anti-Money Laundering & Counter-Terrorism Financing

Ensure business in compliance with ethical business practices, company policies and all applicable regulatory requirements. Prepare documentation to financial regulators and manages the relationship with them. Develop compliance reporting both internally and for the regulators. Prevent, investigate and control criminal activity. Develop and maintains compliance policies and procedures and assesses business units against them. Monitor and analyse transactions to ensure appropriateness of activities. Advise on non-compliance impact and implications. Ensure employees have received appropriate qualifications related to compliance regulations. Investigates, prosecutes and adjudicates terrorist financing through the provision of specialized training. Raise the compliance culture with the regulations, instructions, and codes of conduct. Monitor customer and transactional records to identify unauthorized 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 definitions

 Job Family Code  Job Family Data & Analytics	DA	<p>Analyze, interpret, and translate complex data sets into actionable insights to support business decision-making and strategy formulation. Develop and maintain data models, reports, and dashboards to identify trends and performance metrics. Utilize statistical tools and data visualization techniques to inform risk assessments, customer segmentation, and product performance. Collaborate with various departments to ensure data integrity and quality, while adhering to industry regulations and best practices in data management. Responsible for leveraging advanced analytics, including machine learning, to support predictive analysis and business innovation.</p>
 Job Family Code  Job Family Digital Transformation & Information Technology	DT	<p>Lead the transformation of business operations by designing and implementing digital strategies that leverage advanced technologies such as AI, automation, and software solutions. This job family focuses on developing digital architectures, integrating new technologies with existing systems, and ensuring that digital solutions enhance both internal processes and customer experiences. Develop, manage, and maintain the organization's IT infrastructure to ensure seamless and efficient operations across all systems and platforms. Oversee the deployment and integration of software and hardware solutions that support business needs and improve operational efficiency.</p>
 Job Family Code  Job Family Communications & Stakeholders Engagement	PD	<p>Drive the development and execution of communication strategies that enhance the organization's reputation and stakeholder relationships. Engage both internal and external audiences by ensuring clear, consistent, and aligned messaging across all communication channels. Manage media relations, public relations, and internal communications to foster transparency, promote employee engagement, and build the organization's public image. Lead corporate events and stakeholder engagement initiatives that strengthen relationships and support the organization's strategic goals. Ensure all communication efforts contribute to a cohesive brand identity and long-term organizational success.</p>
 Job Family Code  Job Family Corporate Governance	CG	<p>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.</p>

Job family definitions

 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 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 activates 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 & Tax

"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 definitions

 Job Family Code **HC**
 Job Family
Human Resources & Change Management



Drive the development and implementation of human resources strategies to align with business objectives. Manage talent acquisition, workforce planning, and employee development. Lead change management initiatives to support organizational transformations and ensure smooth transitions. Oversee performance management, employee engagement, and organizational culture efforts. Collaborate with business units to execute HR practices that enhance productivity and foster an adaptive workforce. Facilitate change by guiding teams through the impact of transformations while maintaining focus on employee well-being and engagement.

 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 **LC**
 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 definitions

 Job Family Code
 Job Family
Marketing



MK

Develop and implement marketing strategies to promote the organization's financial products and services to target audiences. Conduct market Research and competitive analysis to inform campaign strategies and product positioning. Manage digital marketing efforts, including social media, content marketing, and email campaigns, to engage with customers and increase brand visibility. Collaborate with internal stakeholders, including sales and product teams, to ensure alignment between marketing efforts and business goals. Measure and report on the effectiveness of marketing campaigns, adjusting strategies based on performance metrics.

 Job Family Code
 Job Family
Procurement

PR

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
 Job Family
Project Management

PA



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.

 Job Family Code
 Job Family
Sustainability Management

SM

Develop and implement sustainability strategies that align with the organization's financial goals while ensuring compliance with environmental, social, and governance (ESG) principles. Oversee initiatives related to carbon footprint reduction, energy efficiency, and responsible sourcing. Collaborate with stakeholders to integrate sustainable practices into all aspects of the business, including risk management, investment decisions, and operational processes. Monitor and report on sustainability performance and manage relationships with regulators, industry bodies, and investors to ensure transparency and accountability in sustainability reporting.

Job family definitions

 Job Family Code **BC**
 Job Family
Bancassurance

Bridge the gap between banking and insurance services by offering integrated financial products to customers. This job family is responsible for designing and delivering bancassurance solutions that combine banking products with insurance offerings, aiming to meet customer needs across various life stages. Responsibilities include managing partnerships between banks and insurance companies, developing product offerings, and ensuring compliance with regulatory requirements. Additionally, it focuses on providing customers with tailored financial advice that incorporates both banking and insurance products, ensuring that these solutions are accessible through the bank's distribution channels, enhancing customer satisfaction and retention.

 Job Family Code **SL**
 Job Family
Corporate Secretarial Services

Lead and manage the organization's administrative support. Oversee corporate secretarial duties, including organizing meetings, maintaining statutory records, and ensuring adherence to governance practices. Provide essential administrative support, ensuring the smooth execution of governance processes. Support leadership in managing administrative workload and achieving strategic objectives.

 Job Family Code **RG**
 Job Family
Relationship Management

Develop, maintain, and expand client relationships while ensuring regulatory compliance and organizational objectives are met. Act as advisors and partners, matching clients' needs with the institution's products, services, and solutions. Drive sales, cross-selling and retention to meet profitability or business development targets. Work closely with product, risk and compliance teams to support clients in their business objectives and the timely delivery of solutions.





Job Families and Roles



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Job Family and Job Roles Breakdown


 Job Family Code **DC**
 Job Family **Delivery Channels**


Job role rank	Job role code	Job role	Page
5	DC50	Head of Banking Operations	29
4	DC41	Alternative Channel Manager	30
	DC42	Branch Manager	31
3	DC30	Alternative Channel Team Lead	32
2	DC21	Senior Teller	33
	DC22	Alternative Channel Specialist	34
1	DC10	Teller	35

Job Role Profile

 Job family code **DC**

 Job family title **Delivery Channels**

 Job role code **DC50**

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

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T010	Budgeting	5	T130	Client Acquisition	5
T012	Business Management	4	T132	Sales	5
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T059	Credit Principles	5			
T063	Due Dilligence	5			
T067	Financial Literacy	5			
T110	Customer Acceptance Checking and On boarding	5			
T111	Customer Focus	5			
T113	Relationship Management	5			
T114	Stakeholder Management	4			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **DC**

 Job family title **Delivery Channels**

 Job role code **DC4I**

 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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T010	Budgeting	4
T020	Planning	4
T028	Cyber Security	3
T033	Digital Customer Experience Design	4
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T055	Business Acumen	3
T059	Credit Principles	4
T063	Due Diligence	4
T067	Financial Literacy	4
T110	Customer Acceptance Checking and On boarding	4
T111	Customer Focus	4
T113	Relationship Management	4
T130	Client Acquisition	4
T132	Sales	4


Behavioral


B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			

Job Role Profile

 Job family code **DC**

 Job family title **Delivery Channels**

 Job role code **DC42**

 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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T010	Budgeting	4
T014	Knowledge of Accounting	3
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T055	Business Acumen	3
T059	Credit Principles	4
T063	Due Diligence	4
T067	Financial Literacy	4
T110	Customer Acceptance Checking and On boarding	4
T111	Customer Focus	4
T113	Relationship Management	4
T132	Sales	4


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			

Job Role Profile

 Job family code **DC**

 Job family title **Delivery Channels**

 Job role code **DC30**

 Job role title **Alternative Channel Team Leader**

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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T028	Cyber Security	2
T031	Data Management	3
T033	Digital Customer Experience Design	3
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T055	Business Acumen	2
T059	Credit Principles	3
T063	Due Diligence	3
T067	Financial Literacy	3
T110	Customer Acceptance Checking and On boarding	3
T111	Customer Focus	3
T113	Relationship Management	3
T130	Client Acquisition	3
T132	Sales	3


Behavioral


B002	Adaptability	3	B020	SelfDevelopment	2
B003	Attention to Details	2	B022	Teamwork	3
B004	Business Ethics	3			
B006	Comfortable with Ambiguity	3			
B007	Commitment and Accountability	2			
B008	Communication Skills	2			
B009	Creativity and Innovativeness	2			
B011	Empathy	3			
B012	Entrepreneurial Mindset	3			
B013	Global Perspective	3			
B015	Leading Change	3			
B016	Motivation	2			
B017	Negotiation and Persuasion Skills	2			
B019	Problem Solving	3			

Job Role Profile

 Job family code **DC**

 Job family title **Delivery Channels**

 Job role code **DC21**

 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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T014	Knowledge of Accounting	1
T028	Cyber Security	2
T031	Data Management	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T059	Credit Principles	2
T063	Due Diligence	2
T067	Financial Literacy	2
T110	Customer Acceptance Checking and On boarding	2
T111	Customer Focus	2
T132	Sales	2


Behavioral


B002	Adaptability	2
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

 Job family code **DC**

 Job family title **Delivery Channels**

 Job role code **DC22**

 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

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills

Technical

T028	Cyber Security	2
T029	Data Collection and Analysis	1
T031	Data Management	2
T033	Digital Customer Experience Design	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T059	Credit Principles	2
T063	Due Diligence	2
T067	Financial Literacy	2
T110	Customer Acceptance Checking and On boarding	2
T111	Customer Focus	2
T130	Client Acquisition	2
T132	Sales	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B016	Motivation	1
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1

Job Role Profile

Job family code **DC**

Job family title **Delivery Channels**

Job role code **DCI0**

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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills



Technical

T014	Knowledge of Accounting	
T028	Cyber Security	
T031	Data Management	
T034	Digital Literacy	
T046	Machine Learning and AI	
T059	Credit Principles	
T063	Due Diligence	
T067	Financial Literacy	
T110	Customer Acceptance Checking and On boarding	
T111	Customer Focus	
T132	Sales	

Behavioral


B002	Adaptability	
B003	Attention to Details	
B004	Business Ethics	
B006	Comfortable with Ambiguity	
B007	Commitment and Accountability	
B008	Communication Skills	
B011	Empathy	
B012	Entrepreneurial Mindset	
B013	Global Perspective	
B020	Self-Development	


Job Family and Job Roles Breakdown


 Job Family Code **BO**
 Job Family **Banking Operations**


Job role rank	Job role code	Job role	Page
5	BO50	Head of Banking Operations	37
4	BO40	Banking Operation Manager	38
3	BO30	Banking Operation Team Lead	39
2	BO20	Banking Operation Officer	40
1	BO10	Banking Operation Administrator	41

Job Role Profile

 Job family code **BO**

 Job family title **Banking Operations**

 Job role code **BO50**

 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 compliance to regulatory requirements and 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.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills


Technical


T010	Budgeting	5				
T012	Business Management	4	T131	Contract Management		5
T014	Knowledge of Accounting	4				
T016	Legal Knowledge	5				
T019	Operations	4				
T020	Planning	5				
T023	Strategy Formulation	4				
T028	Cyber Security	3				
T034	Digital Literacy	3				
T046	Machine Learning and AI	3				
T055	Business Acumen	4				
T067	Financial Literacy	5				
T099	Payment Process Management	4				
T100	Payment Protocols	4				
T114	Stakeholder Management	4				


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **BO**

 Job family title **Banking Operations**

 Job role code **BO40**

 Job role title **Banking Operation 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.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills

Technical

T010	Budgeting	4
T014	Knowledge of Accounting	3
T016	Legal Knowledge	4
T019	Operations	3
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	4
T099	Payment Process Management	3
T100	Payment Protocols	3
T131	Contract Management	4

Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

Job family code **BO**

Job family title **Banking Operations**

Job role code **BO30**

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.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills


Technical


T014	Knowledge of Accounting	2
T016	Legal Knowledge	3
T019	Operations	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	3
T099	Payment Process Management	2
T100	Payment Protocols	2
T131	Contract Management	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **BO**

 Job family title **Banking Operations**

 Job role code **BO20**

 Job role title **Banking Operation 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.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills


Technical


T014	Knowledge of Accounting	1
T016	Legal Knowledge	2
T019	Operations	1
T028	Cyber Security	2
T031	Data Management	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T099	Payment Process Management	1
T100	Payment Protocols	1
T131	Contract Management	2


Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

 Job family code **BO**

 Job family title **Banking Operations**

 Job role code **BO10**

 Job role title **Banking Operation 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.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills



Technical

T014	Knowledge of Accounting	I
T016	Legal Knowledge	I
T019	Operations	I
T028	Cyber Security	I
T031	Data Management	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T099	Payment Process Management	I
T100	Payment Protocols	I
T131	Contract Management	I

Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I


Job Family and Job Roles Breakdown


 Job Family Code **CT**
 Job Family **Credit**


Job role rank	Job role code	Job role	Page
5	CT50	Head of Credit	43
4	CT40	Credit Manager	44
3	CT30	Credit Supervisor	45
2	CT20	Credit Specialist	46
1	CT10	Credit Administrator	47

Job Role Profile

 Job family code **CT**

 Job family title **Credit**

 Job role code **CT50**

 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

Skills


Technical


TO10	Budgeting	5
TO12	Business Management	4
TO20	Planning	5
TO23	Strategy Formulation	4
TO28	Cyber Security	3
TO34	Digital Literacy	3
TO46	Machine Learning and AI	3
TO55	Business Acumen	4
TO57	Corporate Finance	5
TO58	Credit Facilities and Structure Assessment	5
TO59	Credit Principles	5
TO67	Financial Literacy	5
TO76	Portfolio Management	5
TI14	Stakeholder Management	4


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **CT**

 Job family title **Credit**

 Job role code **CT40**

 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.

Skills


Technical


T010	Budgeting	4
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T057	Corporate Finance	4
T058	Credit Facilities and Structure Assessment	4
T059	Credit Principles	4
T067	Financial Literacy	4
T076	Portfolio Management	4


Behavioral


B002	Adaptability	4	B019	Problem Solving	4
B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			

Job Role Profile


 Job family code **CT**


 Job family title **Credit**


 Job role code **CT30**


 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.

Skills


Technical


T022	Statistics Knowledge	2
T025	Analytics / Decision Sciences	3
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T057	Corporate Finance	3
T058	Credit Facilities and Structure Assessment	3
T059	Credit Principles	3
T067	Financial Literacy	3
T076	Portfolio Management	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2

Job Role Profile

 Job family code **CT**

 Job family title **Credit**

 Job role code **CT20**

 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.

Skills

Technical

T011	Business Continuity	2
T022	Statistics Knowledge	1
T025	Analytics / Decision Sciences	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T057	Corporate Finance	2
T058	Credit Facilities and Structure Assessment	2
T059	Credit Principles	2
T067	Financial Literacy	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

Job family code **CT**

Job family title **Credit**

Job role code **CT10**

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.

Skills



Technical

T028	Cyber Security	I
T029	Data Collection and Analysis	I
T031	Data Management	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T057	Corporate Finance	I
T058	Credit Facilities and Structure Assessment	I
T059	Credit Principles	I
T067	Financial Literacy	I
T077	Research	I

Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I


Job Family and Job Roles Breakdown


 Job Family Code **CR**
 Job Family **Collection and Recovery**

Job role rank	Job role code	Job role	Page
5	CR50	Head of Collection and Recovery	49
4	CR40	Collection Manager	50
3	CR30	Senior Collection Specialist	51
2	CR20	Collection Officer	52

Job Role Profile


 Job family code **CR**


 Job family title **Collection and Recovery**


 Job role code **CR50**


 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.

Skills


Technical


T010	Budgeting	5	TI13	Relationship Management	5
T012	Business Management	4	TI14	Stakeholder Management	4
T014	Knowledge of Accounting	4	TI26	Regulatory Knowledge (Insurance Sector)	5
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T059	Credit Principles	5			
T062	Debt Collection and Management	5			
T067	Financial Literacy	5			
T076	Portfolio Management	5			
T078	Settlement	5			
TI06	Product Knowledge / Advisory (Insurance Sector)	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **CR**

 Job family title **Collection and Recovery**

 Job role code **CR40**

 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 minimize 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.

Skills

Technical


T010	Budgeting	4
T014	Knowledge of Accounting	3
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T051	Asset Management	4
T059	Credit Principles	4
T062	Debt Collection and Management	4
T067	Financial Literacy	4
T076	Portfolio Management	4
T078	Settlement	4
T106	Product Knowledge / Advisory (Insurance Sector)	4
T113	Relationship Management	4
T126	Regulatory Knowledge (Insurance Sector)	4

Behavioral


B002	Adaptability	4	B019	Problem Solving	4
B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			

Job Role Profile


 Job family code **CR**


 Job family title **Collection and Recovery**


 Job role code **CR30**


 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.

Skills


Technical


T014	Knowledge of Accounting	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T051	Asset Management	3
T058	Credit Facilities and Structure Assessment	3
T059	Credit Principles	3
T062	Debt Collection and Management	3
T067	Financial Literacy	3
T076	Portfolio Management	3
T078	Settlement	3
T106	Product Knowledge / Advisory (Insurance Sector)	3
T113	Relationship Management	3
T126	Regulatory Knowledge (Insurance Sector)	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **CR**

 Job family title **Collection and Recovery**

 Job role code **CR20**

 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.

Skills

Technical

T014	Knowledge of Accounting	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T058	Credit Facilities and Structure Assessment	2
T059	Credit Principles	2
T062	Debt Collection and Management	2
T067	Financial Literacy	2
T078	Settlement	2
T106	Product Knowledge / Advisory (Insurance Sector)	2
T113	Relationship Management	2
T126	Regulatory Knowledge (Insurance Sector)	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Family and Job Roles Breakdown



Job Family Code

TR





Job Family


Treasury


Job role rank	Job role code	Job role	Page
5	TR50	Head of Treasury	54
4	TR40	Treasury Manager	55
3	TR30	Treasury Supervisor	56
2	TR20	Treasury Specialist	57
1	TR10	Cash Flow Associate	58

Job Role Profile

 Job family code **TR**

 Job family title **Treasury**

 Job role code **TR50**

 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.

Skills

Technical

T010	Budgeting	5	TI13	Relationship Management	4
T012	Business Management	4	TI14	Stakeholder Management	4
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T050	Asset Liability Management	5			
T051	Asset Management	5			
T055	Business Acumen	4			
T057	Corporate Finance	5			
T064	Execution and Post-Trade Monitoring	5			
T067	Financial Literacy	5			
T076	Portfolio Management	5			
TI09	Sustainable Lending Instruments Structuring	4			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

Job family code **TR**

Job family title **Treasury**

Job role code **TR40**

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.

Skills


Technical


T010	Budgeting	4
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T050	Asset Liability Management	4
T051	Asset Management	4
T057	Corporate Finance	4
T064	Execution and Post-Trade Monitoring	4
T067	Financial Literacy	4
T073	Investment Analysis	4
T076	Portfolio Management	4
TI09	Sustainable Lending Instruments Structuring	3


Behavioral


B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **TR**

 Job family title **Treasury**

 Job role code **TR30**

 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.

Skills

Technical

T015	Knowledge of the Economy	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T050	Asset Liability Management	3
T051	Asset Management	3
T057	Corporate Finance	3
T064	Execution and Post-Trade Monitoring	3
T067	Financial Literacy	3
T073	Investment Analysis	3
T076	Portfolio Management	3
T109	Sustainable Lending Instruments Structuring	2

Behavioral

B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2

Job Role Profile

Job family code **TR**

Job family title **Treasury**

Job role code **TR20**

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.

Skills


Technical


T015	Knowledge of the Economy	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T050	Asset Liability Management	2
T057	Corporate Finance	2
T064	Execution and Post-Trade Monitoring	2
T067	Financial Literacy	2
T073	Investment Analysis	2
T078	Settlement	1
T109	Sustainable Lending Instruments Structuring	1


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

 Job family code **TR**

 Job family title **Treasury**

 Job role code **TR10**

 Job role title **Cashflow 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.

Skills

Technical

T028	Cyber Security	
T034	Digital Literacy	
T046	Machine Learning and AI	
T050	Asset Liability Management	
T051	Asset Management	
T057	Corporate Finance	
T064	Execution and Post-Trade Monitoring	
T067	Financial Literacy	
T076	Portfolio Management	
T109	Sustainable Lending Instruments Structuring	

Behavioral

B002	Adaptability	
B003	Attention to Details	
B004	Business Ethics	
B006	Comfortable with Ambiguity	
B008	Communication Skills	
B010	Decision Making	
B011	Empathy	
B012	Entrepreneurial Mindset	
B013	Global Perspective	
B016	Motivation	

Job Family and Job Roles Breakdown



Job Family Code

FA




Job Family


Financial Advisory


Job role rank	Job role code	Job role	Page
5	FA50	Head of Financial Advisory	60
4	FA40	Financial Advisory Manager	61
3	FA30	Financial Advisor	62
2	FA20	Financial Analyst	63

Job Role Profile

 Job family code **FA**

 Job family title **Financial Advisory**

 Job role code **FA50**

 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 compliance to regulatory requirements and 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.

Skills

Technical

T010	Budgeting	5	T072	Investment Advisory	5
T012	Business Management	4	T076	Portfolio Management	5
T015	Knowledge of the Economy	4	T083	Wealth Planning Administration	5
T020	Planning	5	TI13	Relationship Management	5
T023	Strategy Formulation	4	TI14	Stakeholder Management	4
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T051	Asset Management	5			
T054	Behavioural Finance	5			
T055	Business Acumen	4			
T057	Corporate Finance	5			
T065	Financial Analysis and Modeling	4			
T067	Financial Literacy	5			
T068	Financial Planning & Advisory	4			

Qualifications


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Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile


 Job family code **FA**


 Job family title **Financial Advisory**


 Job role code **FA40**


 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.

Qualifications

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Skills


Technical


T010	Budgeting	4	TI11	Customer Focus	4
T015	Knowledge of the Economy	3	TI13	Relationship Management	4
T020	Planning	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T051	Asset Management	4			
T054	Behavioural Finance	4			
T057	Corporate Finance	4			
T065	Financial Analysis and Modeling	3			
T067	Financial Literacy	4			
T068	Financial Planning & Advisory	3			
T072	Investment Advisory	4			
T076	Portfolio Management	4			
T083	Wealth Planning Administration	4			


Behavioral


B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **FA**

 Job family title **Financial Advisory**

 Job role code **FA30**

 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.

Skills

Technical


T015	Knowledge of the Economy	2	T111	Customer Focus	3
T028	Cyber Security	2			
T034	Digital Literacy	2			
T046	Machine Learning and AI	2			
T051	Asset Management	3			
T054	Behavioural Finance	3			
T057	Corporate Finance	3			
T065	Financial Analysis and Modeling	2			
T067	Financial Literacy	3			
T068	Financial Planning & Advisory	2			
T072	Investment Advisory	3			
T073	Investment Analysis	3			
T076	Portfolio Management	3			
T077	Research	3			
T083	Wealth Planning Administration	3			


Qualifications


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Behavioral

B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2

 Job family code **FA**

 Job family title **Financial Advisory**

 Job role code **FA20**

 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.
- Prepares financial reports by collecting, formatting, analysing, and explaining information.

Qualifications

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Skills



Technical

T015	Knowledge of the Economy	1	T111	Customer Focus	3
T028	Cyber Security	2			
T034	Digital Literacy	2			
T046	Machine Learning and AI	2			
T051	Asset Management	2			
T054	Behavioural Finance	2			
T057	Corporate Finance	2			
T065	Financial Analysis and Modeling	1			
T067	Financial Literacy	2			
T068	Financial Planning & Advisory	1			
T072	Investment Advisory	2			
T073	Investment Analysis	2			
T076	Portfolio Management	2			
T077	Research	2			
T083	Wealth Planning Administration	2			

Behavioral


B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1


Job Family and Job Roles Breakdown


 Job Family Code **PM**
 Job Family **Portfolio Management**


Job role rank	Job role code	Job role	Page
5	PM50	Head of Portfolio Management	65
4	PM40	Portfolio Manager	66
3	PM30	Assistant Portfolio Manager	67
2	PM20	Portfolio Analyst	68

Job Role Profile

 Job family code **PM**

 Job family title **Portfolio Management**

 Job role code **PM50**

 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.

Skills


Technical


TO10	Budgeting	5
TO12	Business Management	4
TO20	Planning	5
TO23	Strategy Formulation	4
TO28	Cyber Security	3
TO34	Digital Literacy	3
TO46	Machine Learning and AI	3
TO51	Asset Management	5
TO55	Business Acumen	4
TO67	Financial Literacy	5
TO76	Portfolio Management	5
TI13	Relationship Management	5
TI14	Stakeholder Management	5


Behavioral


B002	Adaptability	5	B021	Strategic Thinking	5
B004	Business Ethics	5	B022	Teamwork	5
B005	Coaching and Developing Others	5			
B006	Comfortable with Ambiguity	5			
B010	Decision Making	4			
B011	Empathy	5			
B012	Entrepreneurial Mindset	5			
B013	Global Perspective	5			
B014	Influence	4			
B015	Leading Change	5			
B017	Negotiation and Persuasion Skills	4			
B018	People Management	5			
B019	Problem Solving	5			
B020	Self-Development	4			

Job Role Profile

 Job family code **PM**

 Job family title **Portfolio Management**

 Job role code **PM40**

 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 minimize 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.

Skills

Technical


T010	Budgeting	4	T128	Risk Management	3
T020	Planning	4	T129	Technical Writing	3
T023	Strategy Formulation	3			
T028	Cyber Security	3			
T029	Data Collection and Analysis	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T051	Asset Management	4			
T059	Credit Principles	4			
T067	Financial Literacy	4			
T076	Portfolio Management	4			
T087	Change Management	3			
T108	Project Management	3			
T113	Relationship Management	4			
T114	Stakeholder Management	4			


Behavioral


B002	Adaptability	4	B018	People Management	4
B003	Attention to Details	3	B019	Problem Solving	4
B004	Business Ethics	4	B021	Strategic Thinking	4
B005	Coaching and Developing Others	4	B022	Teamwork	4
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			

Job Role Profile


 Job family code **PM**


 Job family title **Portfolio Management**


 Job role code **PM30**


 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.

Skills


Technical


T022	Statistics Knowledge	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T051	Asset Management	3
T059	Credit Principles	3
T067	Financial Literacy	3
T076	Portfolio Management	3
T113	Relationship Management	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **PM**

 Job family title **Portfolio Management**

 Job role code **PM20**

 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.

Skills

Technical

T022	Statistics Knowledge	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T051	Asset Management	2
T059	Credit Principles	2
T067	Financial Literacy	2
T076	Portfolio Management	2
T113	Relationship Management	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Family and Job Roles Breakdown



Job Family Code

SA





Job Family


Sharia Advisory and Research


Job role rank	Job role code	Job role	Page
5	SA50	Head of Sharia Advisory and Research	70
4	SA40	Sharia Advisory and Research Manager	71
3	SA30	Senior Sharia Advisory and Research Specialist	72
2	SA20	Sharia Advisory and Research Specialist	73
1	SA10	Sharia Advisory and Research Assistant	74

Job Role Profile

 Job family code **SA**

 Job family title **Sharia Advisory and Research**

 Job role code **SA50**

 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.

Skills


Technical

T010	Budgeting	5
T012	Business Management	4
T015	Knowledge of the Economy	4
T020	Planning	5
T023	Strategy Formulation	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T055	Business Acumen	4
T067	Financial Literacy	5
T074	Knowledge of Sharia Financial Transactions	5
T077	Research	5
T102	Product Design and Development	5
T129	Technical Writing	4


Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **SA**

 Job family title **Sharia Advisory and Research**

 Job role code **SA40**

 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.

Skills


Technical


T010	Budgeting	4
T015	Knowledge of the Economy	3
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	4
T074	Knowledge of Sharia Financial Transactions	4
T077	Research	4
T102	Product Design and Development	4
T129	Technical Writing	3
T010	Budgeting	4


Behavioral

B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B008	Communication Skills	3
B010	Decision Making	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B015	Leading Change	4
B016	Motivation	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role Profile

 Job family code **SA**

 Job family title **Sharia Advisory and Research**

 Job role code **SA30**

 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 authorization bodies

Skills

Technical

T015	Knowledge of the Economy	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	3
T074	Knowledge of Sharia Financial Transactions	3
T077	Research	3
T102	Product Design and Development	3
T015	Knowledge of the Economy	2

Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

Job family code **SA**

Job family title **Sharia Advisory and Research**

Job role code **SA20**

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.

Skills


Technical


T015	Knowledge of the Economy	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T074	Knowledge of Sharia Financial Transactions	2
T077	Research	2
T102	Product Design and Development	2
T129	Technical Writing	1


Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	1
B010	Decision Making	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2

Job Role Profile

 Job family code **SA**

 Job family title **Sharia Advisory and Research**

 Job role code **SA10**

 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.

Skills


Technical

T015	Knowledge of the Economy	I
T028	Cyber Security	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T074	Knowledge of Sharia Financial Transactions	I
T077	Research	I
T102	Product Design and Development	I
T129	Technical Writing	I

Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I


Job Family and Job Roles Breakdown


 Job Family Code	SC	 Job Family	Sharia Compliance and Audit
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Job role rank	Job role code	Job role	Page
5	SC50	Head of Sharia Compliance and Audit	76
4	SC40	Sharia Compliance and Audit Manager	77
3	SC30	Senior Sharia Compliance and Audit Specialist	78
2	SC20	Sharia Compliance and Audit Specialist	79
1	SC10	Sharia Compliance and Audit Assistant	80

Job Role Profile

 Job family code **SC**

 Job family title **Sharia Compliance and Audit**

 Job role code **SC50**

 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.

Skills

Technical

T010	Budgeting	5
T015	Knowledge of the Economy	4
T020	Planning	5
T023	Strategy Formulation	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T047	Regulatory Technology	4
T055	Business Acumen	4
T067	Financial Literacy	5
T074	Knowledge of Sharia Financial Transactions	5
T077	Research	5
T113	Relationship Management	5
T129	Technical Writing	4

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

Job family code **SC**

Job family title **Sharia Compliance and Audit**

Job role code **SC40**

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.

Skills


Technical


TO10	Budgeting	4
TO15	Knowledge of the Economy	3
TO20	Planning	4
TO28	Cyber Security	3
TO34	Digital Literacy	3
TO46	Machine Learning and AI	3
TO47	Regulatory Technology	3
TO67	Financial Literacy	4
TO74	Knowledge of Sharia Financial Transactions	4
TO77	Research	4
TI13	Relationship Management	4
TI29	Technical Writing	3


Behavioral


B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B008	Communication Skills	3
B010	Decision Making	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B015	Leading Change	4
B016	Motivation	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role Profile

 Job family code **SC**

 Job family title **Sharia Compliance and Audit**

 Job role code **SC30**

 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.

Skills


Technical


T015	Knowledge of the Economy	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T047	Regulatory Technology	2
T067	Financial Literacy	3
T074	Knowledge of Sharia Financial Transactions	3
T077	Research	3
T113	Relationship Management	3


Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile


 Job family code **SC**


 Job family title **Sharia Compliance and Audit**


 Job role code **SC20**


 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.

Skills


Technical


T015	Knowledge of the Economy	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T047	Regulatory Technology	1
T067	Financial Literacy	2
T074	Knowledge of Sharia Financial Transactions	2
T077	Research	2
T113	Relationship Management	2
T129	Technical Writing	1


Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	1
B010	Decision Making	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2

Job Role Profile

 Job family code **SC**

 Job family title **Sharia Compliance and Audit**

 Job role code **SCI0**

 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.

Skills

Technical

T015	Knowledge of the Economy	I
T028	Cyber Security	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T047	Regulatory Technology	I
T067	Financial Literacy	I
T074	Knowledge of Sharia Financial Transactions	I
T077	Research	I
T113	Relationship Management	I
T129	Technical Writing	I

Behavioral

B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B008	Communication Skills	I
B010	Decision Making	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I

Job Family and Job Roles Breakdown



Job Family Code

CE





Job Family


Credit Modelling


Job role rank	Job role code	Job role	Page
5	CE50	Head of Credit Modelling	82
4	CE40	Credit Modelling Manager	83
3	CE30	Senior Credit Modelling Specialist	84
2	CE20	Credit Modelling Analyst	85

Job Role

 Job family code **CE**

 Job family title **Credit Modelling**

 Job role code **CE50**

 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.

Skills

Technical

T010	Budgeting	5
T012	Business Management	4
T015	Knowledge of the Economy	4
T020	Planning	5
T022	Statistics Knowledge	4
T023	Strategy Formulation	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T055	Business Acumen	4
T057	Corporate Finance	5
T059	Credit Principles	5
T067	Financial Literacy	5
T114	Stakeholder Management	4

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

Job family code **CE**

Job family title **Credit Modelling**

Job role code **CE40**

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.

Skills


Technical


T010	Budgeting	4
T015	Knowledge of the Economy	3
T020	Planning	4
T022	Statistics Knowledge	3
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T058	Credit Facilities and Structure Assessment	3
T059	Credit Principles	4
T067	Financial Literacy	4


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role

 Job family code **CE**

 Job family title **Credit Modelling**

 Job role code **CE30**

 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.

Skills

Technical

T015	Knowledge of the Economy	2
T022	Statistics Knowledge	2
T025	Analytics / Decision Sciences	3
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T031	Data Management	3
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T057	Corporate Finance	3
T059	Credit Principles	3
T067	Financial Literacy	3

Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role

Job family code **CE**

Job family title **Credit Modelling**

Job role code **CE20**

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.

Skills

Technical

T022	Statistics Knowledge	1
T025	Analytics / Decision Sciences	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T031	Data Management	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T057	Corporate Finance	2
T059	Credit Principles	2
T067	Financial Literacy	2
T077	Research	1

Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2

Job Family and Job Roles Breakdown


 Job Family Code **CS**
 Job Family **Clearing, Reconciliation, Settlements**

Job role rank	Job role code	Job role	Page
5	CS50	Head of Clearing, Reconciliation, Settlements	87
4	CS40	Clearing and Settlements Manager	88
2	CS20	Clearing and Settlements Specialist	89
1	CS10	Clearing and Settlements Administrator	90

Job Role

 Job family code **CS**

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

 Job role code **CS50**

 Job role title **Head of Clearing & 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 & settlements function.
- Approve and ensure implementation of Clearing & settlements policies and procedures and ensure its efficiency.
- Manage Clearing & settlements function and ensures its compliance to regulatory requirements as well as market standards.
- Manage and monitor Clearing & settlements function budget for cost efficiency.
- Manage internal and external relationships and represent the organisation in all business matters related to clearing & settlements function.
- Ensure unsettled trades are managed timely to achieve profit margin.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills


Technical


T010	Budgeting	5
T012	Business Management	4
T014	Knowledge of Accounting	4
T020	Planning	5
T023	Strategy Formulation	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T055	Business Acumen	4
T067	Financial Literacy	5
T078	Settlement	5
TI 14	Stakeholder Management	4


Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

 Job family code **CS**

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

 Job role code **CS40**

 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.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills

Technical

TO10	Budgeting	4
TO14	Knowledge of Accounting	3
TO20	Planning	4
TO28	Cyber Security	3
TO34	Digital Literacy	3
TO46	Machine Learning and AI	3
TO67	Financial Literacy	4
TO68	Financial Planning & Advisory	3
TO78	Settlement	4
TI31	Contract Management	4

Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role

Job family code **CS**

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

Job role code **CS20**

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.

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Skills


Technical

T014	Knowledge of Accounting	1
T028	Cyber Security	2
T031	Data Management	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T078	Settlement	2
T131	Contract Management	2
T014	Knowledge of Accounting	1


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role

 Job family code **CS**

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

 Job role code **CS10**

 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 a reconciliations, Client Money movement and Client Balances.
- Investigate and report unmatched and unsettled trades in the clearing system.

Skills

Technical

T014	Knowledge of Accounting	
T028	Cyber Security	
T031	Data Management	
T034	Digital Literacy	
T046	Machine Learning and AI	
T067	Financial Literacy	
T078	Settlement	
T131	Contract Management	

Qualifications

- Foreign Exchange Professional Exam - Third Edition

Behavioral


B001	Achievement Orientation	
B002	Adaptability	
B003	Attention to Details	
B004	Business Ethics	
B006	Comfortable with Ambiguity	
B007	Commitment and Accountability	
B011	Empathy	
B012	Entrepreneurial Mindset	
B013	Global Perspective	
B020	SelfDevelopment	


Job Family and Job Roles Breakdown


Job Family Code	CM	Job Family	Collateral Management
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Job role rank	Job role code	Job role	Page
5	CM50	Head of Collateral Management	92
4	CM40	Collateral Manager	93
2	CM20	Collateral Management Specialist	94

Job Role

 Job family code **CM**

 Job family title **Collateral Management**

 Job role code **CM50**

 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.

Skills

Technical

T010	Budgeting	5
T012	Business Management	4
T016	Legal Knowledge	5
T020	Planning	5
T021	Property Management	4
T023	Strategy Formulation	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T051	Asset Management	5
T055	Business Acumen	4
T067	Financial Literacy	5
TI 14	Stakeholder Management	4

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

Job family code **CM**

Job family title **Collateral Management**

Job role code **CM40**

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.

Skills


Technical


T010	Budgeting	4
T016	Legal Knowledge	4
T020	Planning	4
T021	Property Management	3
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T051	Asset Management	4
T052	Assets Valuation	4
T056	Business and Intangible Assets Valuation	4
T067	Financial Literacy	4


Behavioral

B002	Adaptability	4	B019	Problem Solving	4
B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			

Job Role

 Job family code **CM**

 Job family title **Collateral Management**

 Job role code **CM20**

 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.

Skills



Technical

T016	Legal Knowledge	2
T021	Property Management	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T051	Asset Management	2
T052	Assets Valuation	2
T056	Business and Intangible Assets Valuation	2
T067	Financial Literacy	2

Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	SelfDevelopment	1


Job Family and Job Roles Breakdown


 Job Family Code **RM**
 Job Family **Risk Management**


Job role rank	Job role code	Job role	Page
5	RM50	Head of Risk Management	96
4	RM40	Risk Manager	97
3	RM30	Senior Risk Specialist	98
2	RM20	Risk Analyst	99
1	RM10	Risk Associate	100

Job Role

 Job family code **RM**

 Job family title **Risk Management**

 Job role code **RM50**

 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.

Skills


Technical


T010	Budgeting	5	TI14	Stakeholder Management	4
T011	Business Continuity	5	TI23	Pricing the Risk	4
T012	Business Management	4	TI26	Regulatory Knowledge (Insurance Sector)	5
T015	Knowledge of the Economy	4	TI28	Risk Management	5
T020	Planning	5	TI29	Technical Writing	4
T022	Statistics Knowledge	4			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T050	Asset Liability Management	5			
T055	Business Acumen	4			
T059	Credit Principles	5			
T067	Financial Literacy	5			
TI06	Product Knowledge / Advisory (Insurance Sector)	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role


 Job family code **RM**


 Job family title **Risk Management**


 Job role code **RM40**


 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.

Skills


Technical


T010	Budgeting	4	TI29	Technical Writing	3
T011	Business Continuity	4			
T015	Knowledge of the Economy	3			
T020	Planning	4			
T022	Statistics Knowledge	3			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T050	Asset Liability Management	4			
T059	Credit Principles	4			
T067	Financial Literacy	4			
TI106	Product Knowledge / Advisory (Insurance Sector)	4			
TI23	Pricing the Risk	3			
TI26	Regulatory Knowledge (Insurance Sector)	4			
TI28	Risk Management	4			


Behavioral


B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B008	Communication Skills	3
B010	Decision Making	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B015	Leading Change	4
B016	Motivation	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role

 Job family code **RM**

 Job family title **Risk Management**

 Job role code **RM30**

 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.

Skills


Technical


T011	Business Continuity	3
T022	Statistics Knowledge	2
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T050	Asset Liability Management	3
T067	Financial Literacy	3
T106	Product Knowledge / Advisory (Insurance Sector)	3
T126	Regulatory Knowledge (Insurance Sector)	3
T128	Risk Management	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role


 Job family code **RM**


 Job family title **Risk Management**


 Job role code **RM20**


 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.

Skills


Technical


T011	Business Continuity	2
T015	Knowledge of the Economy	1
T022	Statistics Knowledge	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T050	Asset Liability Management	2
T059	Credit Principles	2
T067	Financial Literacy	2
T106	Product Knowledge / Advisory (Insurance Sector)	2
T123	Pricing the Risk	1
T126	Regulatory Knowledge (Insurance Sector)	2
T128	Risk Management	2
T129	Technical Writing	1


Behavioral


B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B016	Motivation	1
B020	Self-Development	1

Job Role

 Job family code **RM**

 Job family title **Risk Management**

 Job role code **RM10**

 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

Skills

Technical

T011	Business Continuity	I
T015	Knowledge of the Economy	I
T022	Statistics Knowledge	I
T028	Cyber Security	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T050	Asset Liability Management	I
T059	Credit Principles	I
T067	Financial Literacy	I
T106	Product Knowledge / Advisory (Insurance Sector)	I
T123	Pricing the Risk	I
T126	Regulatory Knowledge (Insurance Sector)	I
T128	Risk Management	I
T129	Technical Writing	I

Behavioral

B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B016	Motivation	I
B020	SelfDevelopment	I

Job Family and Job Roles Breakdown



Job Family Code

CO





Job Family


Compliance, AML and CTF


Job role rank	Job role code	Job role	Page
5	CO50	Head of Compliance and Anti-Money Laundering	102
4	CO41	Compliance Manager	103
	CO42	AML Manager	104
3	CO30	Senior Compliance Specialist	105
2	CO21	Compliance Officer	106
	CO22	AML Officer	107
1	CO10	Compliance Administrator	108

Job Role

 Job family code **CO**

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

 Job role code **CO50**

 Job role title **Head of Compliance and Anti-Money Laundry**

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.

Skills

Technical

T010	Budgeting	5	T069	Financial Reporting	4
T012	Business Management	4	T106	Product Knowledge / Advisory (Insurance Sector)	5
T020	Planning	5	T114	Stakeholder Management	4
T023	Strategy Formulation	4	T115	Anti-Money Laundering	5
T028	Cyber Security	3	T116	Compliance Advisory	5
T034	Digital Literacy	3	T117	Compliance Monitoring and Reporting	5
T036	Distributed Ledger Technology	4	T120	Fraud Risk Management	5
T037	Emerging Technology Synthesis	4	T126	Regulatory Knowledge (Insurance Sector)	5
T039	Fintech Innovation and Application	4			
T046	Machine Learning and AI	3			
T047	Regulatory Technology	4			
T049	Virtual Currency Literacy	4			
T055	Business Acumen	4			
T063	Due Diligence	5			
T067	Financial Literacy	5			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

Job family code **CO**

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

Job role code **CO4I**

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.

Skills


Technical


T010	Budgeting	4	TI15	Anti-Money Laundering	4
T020	Planning	4	TI16	Compliance Advisory	4
T028	Cyber Security	3	TI17	Compliance Monitoring and Reporting	4
T034	Digital Literacy	3	TI20	Fraud Risk Management	4
T036	Distributed Ledger Technology	3	TI26	Regulatory Knowledge (Insurance Sector)	4
T037	Emerging Technology Synthesis	3			
T039	Fintech Innovation and Application	3			
T046	Machine Learning and AI	3			
T047	Regulatory Technology	3			
T049	Virtual Currency Literacy	3			
T063	Due Diligence	4			
T067	Financial Literacy	4			
T069	Financial Reporting	3			
TI06	Product Knowledge / Advisory (Insurance Sector)	4			
TI10	Customer Acceptance Checking and On boarding	4			


Behavioral


B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B008	Communication Skills	3
B010	Decision Making	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B015	Leading Change	4
B016	Motivation	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role

 Job family code **CO**

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

 Job role code **CO42**

 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.

Skills


Technical


T010	Budgeting	4	TI15	Anti-Money Laundering	4
T020	Planning	4	TI16	Compliance Advisory	4
T028	Cyber Security	3	TI17	Compliance Monitoring and Reporting	4
T034	Digital Literacy	3	TI20	Fraud Risk Management	4
T036	Distributed Ledger Technology	3	TI26	Regulatory Knowledge (Insurance Sector)	4
T037	Emerging Technology Synthesis	3			
T039	Fintech Innovation and Application	3			
T046	Machine Learning and AI	3			
T047	Regulatory Technology	3			
T049	Virtual Currency Literacy	3			
T063	Due Diligence	4			
T067	Financial Literacy	4			
T069	Financial Reporting	3			
TI06	Product Knowledge / Advisory (Insurance Sector)	4			
TI10	Customer Acceptance Checking and On boarding	4			

Behavioral


B002	Adaptability	4	B022	Teamwork	4
B003	Attention to Details	3			
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role


 Job family code **CO**


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


 Job role code **CO30**


 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.

Skills


Technical


T028	Cyber Security	2	TI17	Compliance Monitoring and Reporting	3
T034	Digital Literacy	2	TI20	Fraud Risk Management	3
T036	Distributed Ledger Technology	2	TI26	Regulatory Knowledge (Insurance Sector)	3
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T046	Machine Learning and AI	2			
T047	Regulatory Technology	2			
T049	Virtual Currency Literacy	2			
T063	Due Diligence	3			
T067	Financial Literacy	3			
T069	Financial Reporting	2			
TI06	Product Knowledge / Advisory (Insurance Sector)	3			
TI10	Customer Acceptance Checking and On boarding	3			
TI15	Anti-Money Laundering	3			
TI16	Compliance Advisory	3			


Behavioral


B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2
B020	Self-Development	2

Job Role

 Job family code **CO**

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

 Job role code **CO2I**

 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.

Skills

Technical

T028	Cyber Security	2	TI17	Compliance Monitoring and Reporting	2
T034	Digital Literacy	2	TI20	Fraud Risk Management	2
T036	Distributed Ledger Technology	1	TI26	Regulatory Knowledge (Insurance Sector)	2
T037	Emerging Technology Synthesis	1			
T039	Fintech Innovation and Application	1			
T046	Machine Learning and AI	2			
T047	Regulatory Technology	1			
T049	Virtual Currency Literacy	1			
T063	Due Diligence	2			
T067	Financial Literacy	2			
T069	Financial Reporting	1			
TI106	Product Knowledge / Advisory (Insurance Sector)	2			
TI110	Customer Acceptance Checking and On boarding	2			
TI115	Anti-Money Laundering	2			
TI116	Compliance Advisory	2			

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role

Job family code **CO**

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

Job role code **CO22**

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.

Skills


Technical


T028	Cyber Security	2	TI16	Compliance Advisory	2
T034	Digital Literacy	2	TI17	Compliance Monitoring and Reporting	2
T036	Distributed Ledger Technology	1	TI20	Fraud Risk Management	2
T037	Emerging Technology Synthesis	1	TI26	Regulatory Knowledge (Insurance Sector)	2
T039	Fintech Innovation and Application	1			
T046	Machine Learning and AI	2			
T047	Regulatory Technology	1			
T049	Virtual Currency Literacy	1			
T063	Due Diligence	2			
T067	Financial Literacy	2			
T069	Financial Reporting	1			
T072	Investment Advisory	1			
TI06	Product Knowledge / Advisory (Insurance Sector)	2			
TI10	Customer Acceptance Checking and On boarding	2			
TI15	Anti-Money Laundering	2			


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role

 Job family code **CO**

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

 Job role code **CO10**

 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.

Skills

Technical

T028	Cyber Security	I	TI17	Compliance Monitoring and Reporting	I
T034	Digital Literacy	I	TI20	Fraud Risk Management	I
T036	Distributed Ledger Technology	I	TI26	Regulatory Knowledge (Insurance Sector)	I
T037	Emerging Technology Synthesis	I			
T039	Fintech Innovation and Application	I			
T046	Machine Learning and AI	I			
T047	Regulatory Technology	I			
T049	Virtual Currency Literacy	I			
T063	Due Diligence	I			
T067	Financial Literacy	I			
T069	Financial Reporting	I			
TI06	Product Knowledge / Advisory (Insurance Sector)	I			
TI10	Customer Acceptance Checking and On boarding	I			
TI15	Anti-Money Laundering	I			
TI16	Compliance Advisory	I			

Behavioral

B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Family and Job Roles Breakdown



Job Family Code

PD





Job Family


Product Development


Job role rank	Job role code	Job role	Page
5	PD50	Head of Product Development	110
4	PD40	Product Development Manager	111
3	PD31	Product Development Supervisor	112
	PD32	Senior Industry Advisory and Solution Specialist	113
2	PD20	Product Development Specialist	114
1	PD11	Product Development Associate	115

Job Role Profile

 Job family code **PD**

 Job family title **Product Development**

 Job role code **PD50**

 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.


Skills


Technical

T010	Budgeting	5	T106	Product Knowledge / Advisory (Insurance Sector)	5
T012	Business Management	4	T107	Product Management	5
T020	Planning	5	T111	Customer Focus	5
T023	Strategy Formulation	4	T113	Relationship Management	5
T028	Cyber Security	3	T114	Stakeholder Management	4
T033	Digital Customer Experience Design	5	T126	Regulatory Knowledge (Insurance Sector)	5
T034	Digital Literacy	3	T129	Technical Writing	4
T035	Digital Transformation	5			
T046	Machine Learning and AI	3			
T049	Virtual Currency Literacy	4			
T055	Business Acumen	4			
T067	Financial Literacy	5			
T098	Green Finance Product and Service Development	4			
T101	Pricing Strategy	4			
T102	Product Design and Development	5			


Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5


 Job family code **PD**


 Job family title **Product Development**


 Job role code **PD40**


 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.

Skills


Technical


T101	Budgeting	4	T102	Product Design and Development	4
T020	Planning	4	T106	Product Knowledge / Advisory (Insurance Sector)	4
T028	Cyber Security	3	T107	Product Management	4
T033	Digital Customer Experience Design	4	T111	Customer Focus	4
T034	Digital Literacy	3	T113	Relationship Management	4
T035	Digital Transformation	4	T126	Regulatory Knowledge (Insurance Sector)	4
T036	Distributed Ledger Technology	3			
T037	Emerging Technology Synthesis	3			
T039	Fintech Innovation and Application	3			
T046	Machine Learning and AI	3			
T049	Virtual Currency Literacy	3			
T067	Financial Literacy	4			
T077	Research	4			
T098	Green Finance Product and Service Development	3			
T101	Pricing Strategy	3			


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **PD**

 Job family title **Product Development**

 Job role code **PD31**

 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.

Skills

Technical

T028	Cyber Security	2	TI07	Product Management	3
T033	Digital Customer Experience Design	3	TI11	Customer Focus	3
T034	Digital Literacy	2	TI13	Relationship Management	3
T035	Digital Transformation	3	TI26	Regulatory Knowledge (Insurance Sector)	3
T036	Distributed Ledger Technology	2	TI29	Technical Writing	2
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T046	Machine Learning and AI	2			
T049	Virtual Currency Literacy	2			
T067	Financial Literacy	3			
T077	Research	3			
T098	Green Finance Product and Service Development	2			
TI01	Pricing Strategy	2			
TI02	Product Design and Development	3			
TI06	Product Knowledge / Advisory (Insurance Sector)	3			

Behavioral

B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2

Job Role Profile

Job family code **PD**

Job family title **Product Development**

Job role code **PD3 I**

Job role title **Senior Industry Advisory & Solution Specialist**

Accountabilities

- Assist in gathering and analysing market data to support the identification of opportunities for developing new financial solutions and enhancing existing offerings.
- Conduct preliminary research to identify industry trends, client segment needs, and competitive practices, providing inputs to senior team members for solution development.
- Support the preparation of product concept proposals by collecting relevant information on product specifications, functionality, and pricing strategies.
- Contribute to assessing risks associated with client segments and proposed solutions by assisting in risk identification and mitigation planning.
- Maintain up-to-date knowledge of industry standards and developments in financial technologies to support the team in offering relevant and innovative advisory services.

Skills


Technical

T028	Cyber Security	2	TI07	Product Management	3
T029	Data Collection and Analysis	2	TI11	Customer Focus	3
T033	Digital Customer Experience Design	3	TI13	Relationship Management	3
T034	Digital Literacy	2	TI26	Regulatory Knowledge (Insurance Sector)	3
T035	Digital Transformation	3	TI29	Technical Writing	2
T036	Distributed Ledger Technology	2			
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T046	Machine Learning and AI	2			
T049	Virtual Currency Literacy	2			
T067	Financial Literacy	3			
T077	Research	3			
T098	Green Finance Product and Service Development	2			
TI01	Pricing Strategy	2			
TI02	Product Design and Development	3			

Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code

PD

 Job family title

Product Development

 Job role code

PD20

 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.

Skills

Technical

T028	Cyber Security	2	TI06	Product Knowledge / Advisory (Insurance Sector)	2
T029	Data Collection and Analysis	1	TI07	Product Management	2
T033	Digital Customer Experience Design	2	TI11	Customer Focus	2
T034	Digital Literacy	2	TI13	Relationship Management	2
T035	Digital Transformation	2	TI26	Regulatory Knowledge (Insurance Sector)	2
T036	Distributed Ledger Technology	1	TI29	Technical Writing	1
T037	Emerging Technology Synthesis	1			
T039	Fintech Innovation and Application	1			
T046	Machine Learning and AI	2			
T049	Virtual Currency Literacy	1			
T067	Financial Literacy	2			
T077	Research	2			
T098	Green Finance Product and Service Development	1			
TI01	Pricing Strategy	1			
TI02	Product Design and Development	2			

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

Job family code **PD**

Job family title **Product Development**

Job role code **PD20**

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.

Skills



Technical

T028	Cyber Security	I	TI06	Product Knowledge / Advisory (Insurance Sector)	I
T029	Data Collection and Analysis	I	TI07	Product Management	I
T033	Digital Customer Experience Design	I	TI13	Relationship Management	I
T034	Digital Literacy	I	TI26	Regulatory Knowledge (Insurance Sector)	I
T035	Digital Transformation	I			
T036	Distributed Ledger Technology	I			
T037	Emerging Technology Synthesis	I			
T039	Fintech Innovation and Application	I			
T046	Machine Learning and AI	I			
T049	Virtual Currency Literacy	I			
T067	Financial Literacy	I			
T077	Research	I			
T098	Green Finance Product and Service Development	I			
TI01	Pricing Strategy	I			
TI02	Product Design and Development	I			

Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I


Job Family and Job Roles Breakdown


 Job Family Code **CC**
 Job Family **Customer Care**


Job role rank	Job role code	Job role	Page
5	CC50	Head of Customer Care	117
4	CC40	Customer Care Manager	118
3	CC30	Senior Customer Care Specialist	119
1	CC10	Customer Care Associate	120

Job Role Profile

 Job family code **CC**

 Job family title **Customer Care**

 Job role code **CC50**

 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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T010	Budgeting	5	T114	Stakeholder Management	4
T012	Business Management	4	T126	Regulatory Knowledge (Insurance Sector)	5
T020	Planning	5			
T023	Strategy Formulation	4			
T025	Analytics / Decision Sciences	4			
T028	Cyber Security	3			
T033	Digital Customer Experience Design	5			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T106	Product Knowledge / Advisory (Insurance Sector)	5			
T110	Customer Acceptance Checking and On boarding	5			
T112	Customer Management	5			
T113	Relationship Management	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **CC**

 Job family title **Customer Care**

 Job role code **CC40**

 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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills

Technical

T010	Budgeting	4
T020	Planning	4
T028	Cyber Security	3
T033	Digital Customer Experience Design	4
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T106	Product Knowledge / Advisory (Insurance Sector)	4
T110	Customer Acceptance Checking and On boarding	4
T111	Customer Focus	4
T112	Customer Management	4
T113	Relationship Management	4
T115	Anti-Money Laundering	4
T126	Regulatory Knowledge (Insurance Sector)	4

Behavioral

B002	Adaptability	4	B019	Problem Solving	4
B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			

Job Role Profile

Job family code **CC**

Job family title **Customer Care**

Job role code **CC30**

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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T106	Product Knowledge / Advisory (Insurance Sector)	3
T110	Customer Acceptance Checking and On boarding	3
T111	Customer Focus	3
T112	Customer Management	3
T113	Relationship Management	3
T115	Anti-Money Laundering	3
T126	Regulatory Knowledge (Insurance Sector)	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2

Job Role Profile

 Job family code **CC**

 Job family title **Customer Care**

 Job role code **CC10**

 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.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills

Technical

T028	Cyber Security	I
T033	Digital Customer Experience Design	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T106	Product Knowledge / Advisory (Insurance Sector)	I
T111	Customer Focus	I
T112	Customer Management	I
T113	Relationship Management	I
T115	Anti-Money Laundering	I
T126	Regulatory Knowledge (Insurance Sector)	I

Behavioral

B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Family and Job Roles Breakdown



Job Family Code

DA





Job Family


Data & Analytics


Job role rank	Job role code	Job role	Page
5	DA50	Head of Data & Analytics	122
4	DA41	Data Science Manager	123
	DA42	Data Governance Manager	124
3	DA31	Senior Data Science Analyst	125
	DA32	Data Architect	126
2	DA21	Data Science Analyst	127
	DA22	Data Engineer	128

Job Role Profile

 Job family code **DA**

 Job family title **Data & Analytics**

 Job role code **DA50**

 Job role title **Head of Data & Analytics**

Accountabilities

- Develop and execute data and analytics strategy in line with business objectives, driving insights and innovation.
- Collaborate with leadership to leverage data-driven insights for decision-making and to foster innovation initiatives.
- Establish frameworks, policies, and procedures to ensure data quality, consistency, and regulatory compliance.
- Lead initiatives to identify and mitigate data-related risks, ensuring alignment with industry regulations and internal policies.
- Partner with stakeholders across departments to drive data initiatives and promote accountability in data usage.
- Provide training to employees organization-wide, strengthening awareness and adherence to data governance practices.
- Ensure the quality and integrity of data outputs, continually assessing and refining processes to maintain high standards.

Skills

Technical

T010	Budgeting	5	T067	Financial Literacy	3
T012	Business Management	4	T106	Product Knowledge / Advisory (Insurance Sector)	5
T020	Planning	5	TI13	Relationship Management	4
T022	Statistics Knowledge	4	TI14	Stakeholder Management	5
T025	Analytics / Decision Sciences	5	TI19	Crisis and Emergency Response Management	5
T028	Cyber Security	3	TI26	Regulatory Knowledge (Insurance Sector)	5
T029	Data Collection and Analysis	4			
T031	Data Management	5			
T032	Data Privacy and Protection Expertise	5			
T034	Digital Literacy	5			
T036	Distributed Ledger Technology	4			
T037	Emerging Technology Synthesis	4			
T039	Fintech Innovation and Application	4			
T046	Machine Learning and AI	5			
T055	Business Acumen	4			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

Job family code **DA**

Job family title **Data & Analytics**

Job role code **DA4I**

Job role title **Data Science Manager**

Accountabilities

- Develop and oversee the execution of data science initiatives, ensuring alignment with the organization's strategic goals and objectives.
- Lead the design, implementation, and optimization of predictive models and machine learning algorithms to support business decision-making and innovation.
- Manage the data science team by providing mentorship, technical guidance, and fostering skill development to maintain a high-performing team.
- Collaborate with cross-functional stakeholders to identify opportunities for leveraging data science solutions to address business challenges and enhance processes.
- Ensure compliance with regulatory and ethical standards in the application of data science methodologies.
- Monitor and evaluate the performance and impact of data science models, providing recommendations for improvements and updates.

Skills


Technical


T010	Budgeting	4	T106	Product Knowledge / Advisory (Insurance Sector)	4
T020	Planning	4	T126	Regulatory Knowledge (Insurance Sector)	4
T022	Statistics Knowledge	3	T129	Technical Writing	3
T025	Analytics / Decision Sciences	4			
T028	Cyber Security	3			
T029	Data Collection and Analysis	3			
T031	Data Management	4			
T032	Data Privacy and Protection Expertise	4			
T034	Digital Literacy	4			
T036	Distributed Ledger Technology	3			
T037	Emerging Technology Synthesis	3			
T039	Fintech Innovation and Application	3			
T046	Machine Learning and AI	4			
T055	Business Acumen	3			
T067	Financial Literacy	3			


Behavioral


B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **DA**

 Job family title **Data & Analytics**

 Job role code **DA42**

 Job role title **Data Governance Manager**

Accountabilities

- Develop and implement data governance frameworks, policies, and procedures to ensure data quality, consistency, and regulatory compliance across the organization.
- Oversee the establishment of data standards and best practices for data usage, security, and privacy.
- Lead initiatives to identify and mitigate risks associated with data management, ensuring compliance with industry regulations and internal policies.
- Collaborate with business units, IT, and analytics teams to ensure adherence to governance protocols and promote a culture of accountability in data usage.
- Monitor and evaluate the effectiveness of governance programs, recommending enhancements and adjustments as needed.
- Provide training and support to employees across the organization to improve awareness and adherence to data governance practices.

Skills

Technical

T010	Budgeting	4	TI19	Crisis and Emergency Response Management	4
T012	Business Management	3	TI26	Regulatory Knowledge (Insurance Sector)	4
T020	Planning	4			
T022	Statistics Knowledge	3			
T028	Cyber Security	3			
T029	Data Collection and Analysis	3			
T032	Data Privacy and Protection Expertise	4			
T034	Digital Literacy	4			
T036	Distributed Ledger Technology	3			
T037	Emerging Technology Synthesis	3			
T039	Fintech Innovation and Application	3			
T046	Machine Learning and AI	4			
T067	Financial Literacy	3			
TI106	Product Knowledge / Advisory (Insurance Sector)	4			
TI114	Stakeholder Management	4			

Behavioral

B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B010	Decision Making	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B014	Influence	3
B015	Leading Change	4
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job family code **DA**

Job family title **Data & Analytics**

Job role code **DA3I**

Job role title **Senior Data Science Analyst**

Accountabilities

- Lead the development and implementation of advanced analytical models and techniques to solve complex business problems.
- Collaborate with data engineers and architects to design data solutions that support robust and scalable analytics initiatives.
- Analyze large datasets to generate actionable insights, identify trends, and provide recommendations to drive business decisions.
- Mentor junior analysts by providing technical guidance, reviewing their work, and supporting their professional development.
- Communicate findings and insights effectively through detailed reports, presentations, and dashboards tailored to various stakeholders.
- Stay informed about advancements in data science, recommending new tools, techniques, and methodologies to enhance organizational capabilities.

Skills


Technical


T022	Statistics Knowledge	2	TI29	Technical Writing	2
T025	Analytics / Decision Sciences	3			
T028	Cyber Security	2			
T029	Data Collection and Analysis	2			
T031	Data Management	3			
T032	Data Privacy and Protection Expertise	3			
T034	Digital Literacy	3			
T036	Distributed Ledger Technology	2			
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T046	Machine Learning and AI	3			
T055	Business Acumen	2			
T067	Financial Literacy	2			
TI06	Product Knowledge / Advisory (Insurance Sector)	3			
TI26	Regulatory Knowledge (Insurance Sector)	3			


Behavioral


B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2
B020	Self-Development	2

Job Role Profile

 Job family code **DA**

 Job family title **Data & Analytics**

 Job role code **DA32**

 Job role title **Data Architect**

Accountabilities

- Design and maintain scalable data architecture aligned with business needs and technical standards.
- Develop and implement data models to ensure optimal data storage, accessibility, and performance.
- Collaborate with IT and business units to ensure seamless data integration across platforms and systems.
- Define data governance frameworks, policies, and procedures to maintain data quality and consistency.
- Monitor technological advancements and recommend updates to data infrastructure to enhance capabilities.
- Ensure data security by implementing appropriate controls and compliance with regulatory requirements.

Skills


Technical

T012	Business Management	2	TI26	Regulatory Knowledge (Insurance Sector)	3
T028	Cyber Security	2			
T029	Data Collection and Analysis	2			
T030	Data Engineering	3			
T031	Data Management	3			
T032	Data Privacy and Protection Expertise	3			
T034	Digital Literacy	3			
T036	Distributed Ledger Technology	2			
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T046	Machine Learning and AI	3			
T067	Financial Literacy	2			
TI06	Product Knowledge / Advisory (Insurance Sector)	3			
TI14	Stakeholder Management	3			
TI19	Crisis and Emergency Response Management	3			


Behavioral

B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B010	Decision Making	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B014	Influence	2

 Job family code **DA**

 Job family title **Data & Analytics**

 Job role code **DA2I**

 Job role title **Data Science Analyst**

Accountabilities

- Perform data analysis to generate insights that support business decision-making and performance tracking.
- Develop reports and dashboards to visualize key metrics and trends for stakeholders.
- Collaborate with various departments to understand data requirements and provide analytical support.
- Ensure data accuracy by conducting quality checks and troubleshooting discrepancies.
- Use statistical tools and techniques to identify patterns, correlations, and actionable insights.
- Maintain documentation of analytical processes and support the adoption of data-driven practices across the organization.

Skills


Technical


T022	Statistics Knowledge	1	TI29	Technical Writing	1
T025	Analytics / Decision Sciences	2			
T028	Cyber Security	2			
T029	Data Collection and Analysis	1			
T031	Data Management	2			
T032	Data Privacy and Protection Expertise	2			
T034	Digital Literacy	2			
T036	Distributed Ledger Technology	1			
T037	Emerging Technology Synthesis	1			
T039	Fintech Innovation and Application	1			
T046	Machine Learning and AI	2			
T055	Business Acumen	1			
T067	Financial Literacy	2			
TI06	Product Knowledge / Advisory (Insurance Sector)	2			
TI26	Regulatory Knowledge (Insurance Sector)	2			


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

 Job family code **DA**

 Job family title **Data & Analytics**

 Job role code **DA22**

 Job role title **Data Engineer**

Accountabilities

- Build and maintain data pipelines to facilitate efficient data extraction, transformation, and loading (ETL) processes.
- Develop scripts and tools to automate data processing and ensure seamless integration across platforms.
- Work with stakeholders to ensure the availability, reliability, and quality of data for analytics purposes.
- Identify and resolve data-related issues, ensuring data accuracy and consistency.
- Support the implementation of data governance policies by monitoring data flows and processes.
- Document data engineering processes and provide training to relevant teams as needed.

Skills

Technical

T012	Business Management	1	TI26	Regulatory Knowledge (Insurance Sector)	2
T028	Cyber Security	2			
T029	Data Collection and Analysis	1			
T030	Data Engineering	2			
T031	Data Management	2			
T032	Data Privacy and Protection Expertise	2			
T034	Digital Literacy	2			
T036	Distributed Ledger Technology	1			
T037	Emerging Technology Synthesis	1			
T039	Fintech Innovation and Application	1			
T046	Machine Learning and AI	2			
T067	Financial Literacy	2			
TI06	Product Knowledge / Advisory (Insurance Sector)	2			
TI14	Stakeholder Management	2			
TI19	Crisis and Emergency Response Management	2			

Behavioral

B002	Adaptability	2
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B010	Decision Making	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B014	Influence	1

Job Family and Job Roles Breakdown



Job Family Code

DT





Job Family


Digital Transformation

Job role rank	Job role code	Job role	Page
5	DT50	Head of Digital Transformation & IT	130
4	DT41	Digital Transformation Manager	131
	DT42	IT Operation Manager	132
3	DT31	Enterprise Architect	133
	DT32	Network & Infra. Architect	134
	DT33	Cloud Architect	135
	DT34	Software Architect	136
	DT35	Digital & AI Solution Architect	137
	DT36	IT Operation Team Lead	138
2	DT21	Platform Engineer	139
	DT22	Network & Infra. Engineer	140
	DT23	Software Engineer	141
	DT24	Digital Experience Designer	142
	DT25	IT Operation Specialist	143
1	DT11	Network & Infra. Technician	144
	DT126	Cloud Technician	145
	DT13	Software Developer	146
	DT14	IT Support Admin	147

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT50**

 Job role title **Head of Digital Transformation & IT**

Accountabilities

- Lead the development and execution of digital transformation strategies aligned with the organization’s business objectives.
- Oversee the adoption of emerging technologies, such as AI, automation, and cloud solutions, to enhance operational efficiency and customer experience.
- Collaborate with senior leadership to integrate digital initiatives into the organization’s overall strategy.
- Monitor the performance and impact of digital transformation initiatives, ensuring alignment with key performance metrics and business goals.
- Manage cross-functional digital projects, ensuring seamless collaboration across departments and timely project delivery.
- Establish and manage the digital transformation budget, ensuring cost-effectiveness and value generation.

Skills

Technical

T010	Budgeting	5	T044	IT Services Management	5
T012	Business Management	4	T045	IT Solution Development	5
T020	Planning	5	T046	Machine Learning and AI	5
T026	Automation Expertise	5	T048	Systems Analysis	5
T028	Cyber Security	3	T055	Business Acumen	4
T032	Data Privacy and Protection Expertise	5	T067	Financial Literacy	3
T034	Digital Literacy	5	T106	Product Knowledge / Advisory (Insurance Sector)	5
T036	Distributed Ledger Technology	4	T114	Stakeholder Management	4
T037	Emerging Technology Synthesis	4	T119	Crisis and Emergency Response Management	5
T038	Enterprise Architecture	5	T126	Regulatory Knowledge (Insurance Sector)	5
T039	Fintech Innovation and Application	4	T129	Technical Writing	4
T040	IT Governance	5			
T041	IT Infrastructure	5			
T042	IT Operations Management	5			
T043	IT Quality Assurance	5			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

Job family code **DT**

Job family title **Digital Transformation & IT**

Job role code **DT4I**

Job role title **Digital Transformation Manager**

Accountabilities

- Develop and implement digital strategies to align with business goals and market trends.
- Collaborate with internal stakeholders to identify areas for digital improvement and propose innovative solutions.
- Lead the creation of roadmaps for the organization’s digital initiatives, ensuring smooth execution and monitoring of progress.
- Manage relationships with technology vendors and external partners to leverage best-in-class solutions.
- Evaluate digital trends and emerging technologies to identify opportunities for strategic growth.
- Establish frameworks for assessing the success of digital strategies and provide regular reports to leadership.

Skills


Technical


T010	Budgeting	4	T046	Machine Learning and AI	4
T011	Business Continuity	4	T048	Systems Analysis	4
T020	Planning	4	T067	Financial Literacy	3
T026	Automation Expertise	4	T106	Product Knowledge / Advisory (Insurance Sector)	4
T028	Cyber Security	3	T126	Regulatory Knowledge (Insurance Sector)	4
T032	Data Privacy and Protection Expertise	4			
T034	Digital Literacy	4			
T035	Digital Transformation	4			
T036	Distributed Ledger Technology	3			
T037	Emerging Technology Synthesis	3			
T039	Fintech Innovation and Application	3			
T040	IT Governance	4			
T043	IT Quality Assurance	4			
T044	IT Services Management	4			
T045	IT Solution Development	4			


Behavioral


B002	Adaptability	4
B003	Attention to Details	3
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B009	Creativity and Innovativeness	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B015	Leading Change	4
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT42**

 Job role title **IT Operations Manager**

Accountabilities

- Lead the development and execution of the organization’s IT strategy to align with business objectives and industry standards.
- Oversee the management of IT infrastructure, ensuring seamless integration and operation of systems across all platforms.
- Direct IT projects, including system upgrades, cloud services, and software deployments, ensuring on-time delivery and alignment with organizational needs.
- Manage relationships with vendors and external partners to acquire and implement best-in-class IT solutions.
- Ensure IT governance frameworks and policies meet regulatory and security compliance requirements.
- Monitor IT performance, developing strategies for continuous improvement and enhanced operational efficiency.
- Develop and manage the IT department budget, optimizing costs while ensuring service delivery excellence.


Skills


Technical


T010	Budgeting	4	TI31	Contract Management	3
T011	Business Continuity	4			
T020	Planning	4			
T028	Cyber Security	3			
T032	Data Privacy and Protection Expertise	4			
T034	Digital Literacy	4			
T035	Digital Transformation	4			
T042	IT Operations Management	4			
T044	IT Services Management	4			
T046	Machine Learning and AI	3			
T067	Financial Literacy	3			
TI106	Product Knowledge / Advisory (Insurance Sector)	4			
TI119	Crisis and Emergency Response Management	4			
TI126	Regulatory Knowledge (Insurance Sector)	4			
TI129	Technical Writing	3			


Behavioral

B002	Adaptability	4
B003	Attention to Details	3
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B010	Decision Making	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B015	Leading Change	4
B016	Motivation	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT31**

 Job role title **Enterprise Architect**

Accountabilities

- Design and maintain the organization’s enterprise architecture to ensure alignment with business strategy and IT objectives.
- Collaborate with business units to identify technology needs and technology solutions to support growth and innovation.
- Establish and enforce enterprise architecture standards and frameworks to ensure consistency and efficiency across IT systems.
- Evaluate new technologies and recommend their adoption based on business needs and industry trends.
- Monitor the effectiveness of the enterprise architecture, recommending improvements as needed.

Skills


Technical


T011	Business Continuity	3	T045	IT Solution Development	3
T019	Operations	2	T046	Machine Learning and AI	3
T028	Cyber Security	2	T048	Systems Analysis	3
T032	Data Privacy and Protection Expertise	3	T067	Financial Literacy	2
T034	Digital Literacy	3	T106	Product Knowledge / Advisory (Insurance Sector)	3
T035	Digital Transformation	3			
T036	Distributed Ledger Technology	2			
T037	Emerging Technology Synthesis	2			
T038	Enterprise Architecture	3			
T039	Fintech Innovation and Application	2			
T040	IT Governance	3			
T041	IT Infrastructure	3			
T042	IT Operations Management	3			
T043	IT Quality Assurance	3			
T044	IT Services Management	3			

Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT32**

 Job role title **Network & Infra. Architect**

Accountabilities

- Design and manage the organization’s network and infrastructure architecture to ensure scalability and reliability.
- Collaborate with IT teams to integrate infrastructure solutions with existing systems and applications.
- Monitor and troubleshoot network performance issues, implementing solutions to ensure optimal operation.
- Develop policies and procedures to maintain the security and integrity of the organization’s infrastructure.
- Evaluate emerging infrastructure technologies to recommend upgrades or enhancements.

Skills


Technical


T011	Business Continuity	3	T044	IT Services Management	3
T018	Operational Excellence and Continuous Improvement	2	T046	Machine Learning and AI	3
T019	Operations	2	T048	Systems Analysis	3
T026	Automation Expertise	3	T067	Financial Literacy	2
T027	Cloud Computing	3	T119	Crisis and Emergency Response Management	3
T028	Cyber Security	2			
T032	Data Privacy and Protection Expertise	3			
T034	Digital Literacy	3			
T035	Digital Transformation	3			
T036	Distributed Ledger Technology	2			
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T040	IT Governance	3			
T041	IT Infrastructure	3			
T042	IT Operations Management	3			


Behavioral


B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT33**

 Job role title **Cloud Architect**

Accountabilities

- Design and implement cloud-based solutions to support the organization’s digital transformation initiatives.
- Collaborate with IT teams to migrate applications and data to the cloud, ensuring minimal disruption to operations.
- Monitor cloud infrastructure performance and manage capacity to meet business demands.
- Develop and implement security frameworks to protect cloud assets from threats and ensure regulatory compliance.
- Evaluate new cloud technologies and recommend their adoption to enhance capabilities.

Skills


Technical


T026	Automation Expertise	3	T099	Payment Process Management	2
T027	Cloud Computing	3	T100	Payment Protocols	2
T028	Cyber Security	2	T102	Product Design and Development	2
T031	Data Management	2	T106	Product Knowledge / Advisory (Insurance Sector)	3
T032	Data Privacy and Protection Expertise	3	T114	Stakeholder Management	2
T034	Digital Literacy	3	T119	Crisis and Emergency Response Management	3
T036	Distributed Ledger Technology	2	T126	Regulatory Knowledge (Insurance Sector)	3
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T041	IT Infrastructure	3			
T042	IT Operations Management	3			
T044	IT Services Management	3			
T046	Machine Learning and AI	3			
T048	Systems Analysis	3			
T067	Financial Literacy	2			


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT34**

 Job role title **Software Architect**

Accountabilities

- Design scalable software architectures to support the organization’s digital initiatives and future growth.
- Collaborate with IT teams to align software architecture with technical and business requirements.
- Develop guidelines and frameworks for software development, ensuring consistency and quality.
- Monitor the performance of existing software systems, recommending upgrades and enhancements as necessary.
- Ensure that software solutions meet security, regulatory, and data privacy requirements.
- Provide guidance to development teams on complex technical issues and architectural challenges.

Skills


Technical


T026	Automation Expertise	3	T067	Financial Literacy	2
T027	Cloud Computing	3	TI106	Product Knowledge / Advisory (Insurance Sector)	3
T028	Cyber Security	2	TI119	Crisis and Emergency Response Management	3
T032	Data Privacy and Protection Expertise	3	TI126	Regulatory Knowledge (Insurance Sector)	3
T034	Digital Literacy	3			
T036	Distributed Ledger Technology	2			
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T040	IT Governance	3			
T041	IT Infrastructure	3			
T043	IT Quality Assurance	3			
T044	IT Services Management	3			
T045	IT Solution Development	3			
T046	Machine Learning and AI	3			
T048	Systems Analysis	3			


Behavioral


B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT35**

 Job role title **Digital & AI Solution Architect**

Accountabilities

- Design and implement AI and automation solutions to streamline business processes and improve productivity.
- Identify opportunities to replace manual tasks with automated solutions and develop the necessary frameworks for implementation.
- Collaborate with stakeholders to integrate AI systems with existing workflows and ensure optimal performance.
- Oversee the development of machine learning models to support predictive analytics and decision-making processes.
- Monitor automation systems to ensure continuous improvement and prevent operational disruptions.
- Ensure compliance with regulatory requirements and industry best practices in AI and automation solutions.

Skills


Technical


T011	Business Continuity	3	T048	Systems Analysis	3
T026	Automation Expertise	3	T067	Financial Literacy	2
T028	Cyber Security	2	T106	Product Knowledge / Advisory (Insurance Sector)	3
T032	Data Privacy and Protection Expertise	3	T119	Crisis and Emergency Response Management	3
T034	Digital Literacy	3	T126	Regulatory Knowledge (Insurance Sector)	3
T035	Digital Transformation	3			
T036	Distributed Ledger Technology	2			
T037	Emerging Technology Synthesis	2			
T039	Fintech Innovation and Application	2			
T040	IT Governance	3			
T041	IT Infrastructure	3			
T043	IT Quality Assurance	3			
T044	IT Services Management	3			
T045	IT Solution Development	3			
T046	Machine Learning and AI	3			

Behavioral


B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT36**

 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.

Skills

Technical

T011	Business Continuity	3
T028	Cyber Security	2
T032	Data Privacy and Protection Expertise	3
T034	Digital Literacy	3
T035	Digital Transformation	3
T042	IT Operations Management	3
T044	IT Services Management	3
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T106	Product Knowledge / Advisory (Insurance Sector)	3
T119	Crisis and Emergency Response Management	3
T126	Regulatory Knowledge (Insurance Sector)	3
T129	Technical Writing	2
T131	Contract Management	2

Behavioral

B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B010	Decision Making	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3

Job Role Profile

Job family code **DT**

Job family title **Digital Transformation & IT**

Job role code **DT2I**

Job role title **Platform Engineer**

Accountabilities

- Manage the development and maintenance of IT platforms to ensure seamless service delivery and business continuity.
- Collaborate with internal teams to integrate platforms with business applications and services.
- Monitor platform performance and troubleshoot issues to maintain reliability and scalability.
- Document platform configurations and processes, providing training and support to relevant teams.
- Identify and recommend platform upgrades or improvements to meet evolving business needs.

Skills


Technical


T011	Business Continuity	2	T043	IT Quality Assurance	2
T019	Operations	1	T044	IT Services Management	2
T026	Automation Expertise	2	T045	IT Solution Development	2
T027	Cloud Computing	2	T046	Machine Learning and AI	2
T028	Cyber Security	2	T048	Systems Analysis	2
T032	Data Privacy and Protection Expertise	2	T067	Financial Literacy	2
T034	Digital Literacy	2	T106	Product Knowledge / Advisory (Insurance Sector)	2
T035	Digital Transformation	2	T119	Crisis and Emergency Response Management	2
T036	Distributed Ledger Technology	1	T126	Regulatory Knowledge (Insurance Sector)	2
T037	Emerging Technology Synthesis	1			
T038	Enterprise Architecture	2			
T039	Fintech Innovation and Application	1			
T040	IT Governance	2			
T041	IT Infrastructure	2			
T042	IT Operations Management	2			


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT22**

 Job role title **Network & Infra. Engineer**

Accountabilities

- Manage the operation and maintenance of the organization’s network and infrastructure to ensure seamless connectivity.
- Collaborate with IT teams to implement network changes and upgrades based on business requirements.
- Monitor network performance, resolving issues to prevent service disruptions.
- Develop and maintain network documentation, including configurations and processes.
- Ensure compliance with security and regulatory standards across all network operations.

Skills

Technical

T011	Business Continuity	2	T044	IT Services Management	2
T018	Operational Excellence and Continuous Improvement	1	T046	Machine Learning and AI	2
T019	Operations	1	T048	Systems Analysis	2
T026	Automation Expertise	2	T067	Financial Literacy	2
T027	Cloud Computing	2	T119	Crisis and Emergency Response Management	2
T028	Cyber Security	2			
T032	Data Privacy and Protection Expertise	2			
T034	Digital Literacy	2			
T035	Digital Transformation	2			
T036	Distributed Ledger Technology	1			
T037	Emerging Technology Synthesis	1			
T039	Fintech Innovation and Application	1			
T040	IT Governance	2			
T041	IT Infrastructure	2			
T042	IT Operations Management	2			

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

Job family code **DT**

Job family title **Digital Transformation & IT**

Job role code **DT23**

Job role title **Software Engineer**

Accountabilities

- Design, develop, and maintain software applications to support digital transformation initiatives.
- Collaborate with stakeholders to gather requirements and translate them into technical solutions.
- Perform testing and debugging to ensure software functionality and reliability.
- Monitor software performance and implement enhancements to improve efficiency.
- Maintain technical documentation for software applications and provide user training as needed.

Skills


Technical


T011	Business Continuity	2	T043	IT Quality Assurance	2
T019	Operations	1	T044	IT Services Management	2
T026	Automation Expertise	2	T045	IT Solution Development	2
T027	Cloud Computing	2	T046	Machine Learning and AI	2
T028	Cyber Security	2	T048	Systems Analysis	2
T032	Data Privacy and Protection Expertise	2	T067	Financial Literacy	2
T034	Digital Literacy	2	T106	Product Knowledge / Advisory (Insurance Sector)	2
T035	Digital Transformation	2			
T036	Distributed Ledger Technology	1			
T037	Emerging Technology Synthesis	1			
T038	Enterprise Architecture	2			
T039	Fintech Innovation and Application	1			
T040	IT Governance	2			
T041	IT Infrastructure	2			
T042	IT Operations Management	2			

Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT24**

 Job role title **Digital Experience Designer**

Accountabilities

- Design and optimize digital interfaces to enhance user experience across platforms.
- Collaborate with product teams to ensure consistency in user experience across channels.
- Conduct user Research and testing to gather feedback and refine designs.
- Develop user interface guidelines and best practices to ensure usability.
- Monitor and analyze user behavior to recommend improvements to digital experiences.

Skills


Technical


T011	Business Continuity	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T032	Data Privacy and Protection Expertise	2
T034	Digital Literacy	2
T035	Digital Transformation	2
T036	Distributed Ledger Technology	1
T037	Emerging Technology Synthesis	1
T039	Fintech Innovation and Application	1
T040	IT Governance	2
T044	IT Services Management	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T106	Product Knowledge / Advisory (Insurance Sector)	2
T126	Regulatory Knowledge (Insurance Sector)	2


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile


 Job family code **DT**


 Job family title **Digital Transformation & IT**


 Job role code **DT25**


 Job role title **IT Operation Specialist**

Accountabilities

- Monitor and analyse hardware, software, and system performance, diagnose and troubleshoot technical issues in a timely manner.
- Provide assistance to advanced technical inquiries 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.

Skills


Technical


T011	Business Continuity	2
T028	Cyber Security	2
T032	Data Privacy and Protection Expertise	2
T034	Digital Literacy	2
T035	Digital Transformation	2
T042	IT Operations Management	2
T044	IT Services Management	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T106	Product Knowledge / Advisory (Insurance Sector)	2
T119	Crisis and Emergency Response Management	2
T126	Regulatory Knowledge (Insurance Sector)	2
T129	Technical Writing	1
T131	Contract Management	1


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B016	Motivation	1
B020	Self-Development	1

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT11**

 Job role title **Network & Infra. Technician**

Accountabilities

- Provide technical support for network and infrastructure operations, including troubleshooting and maintenance.
- Assist with the installation and configuration of network equipment and systems.
- Monitor network performance and report issues to relevant teams for resolution.
- Maintain documentation of network operations and support activities.
- Ensure compliance with IT policies and procedures in day-to-day operations.

Skills


Technical


T011	Business Continuity	I	T067	Financial Literacy	I
T018	Operational Excellence and Continuous Improvement	I	T119	Crisis and Emergency Response Management	I
T019	Operations	I			
T026	Automation Expertise	I			
T027	Cloud Computing	I			
T028	Cyber Security	I			
T032	Data Privacy and Protection Expertise	I			
T034	Digital Literacy	I			
T035	Digital Transformation	I			
T040	IT Governance	I			
T041	IT Infrastructure	I			
T042	IT Operations Management	I			
T044	IT Services Management	I			
T046	Machine Learning and AI	I			
T048	Systems Analysis	I			

Behavioral


B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I

Job Role Profile


 Job family code **DT**


 Job family title **Digital Transformation & IT**


 Job role code **DT12**


 Job role title **Cloud Technician**

Accountabilities

- Provide technical support for cloud operations, including monitoring and troubleshooting.
- Assist with the deployment and configuration of cloud services and applications.
- Monitor cloud resource usage and report issues to relevant teams for resolution.
- Maintain documentation of cloud operations and configurations.
- Ensure compliance with security protocols and regulatory requirements in cloud operations.

Skills


Technical


T026	Automation Expertise	I	TI06	Product Knowledge / Advisory (Insurance Sector)	I
T027	Cloud Computing	I	TI14	Stakeholder Management	I
T028	Cyber Security	I	TI19	Crisis and Emergency Response Management	I
T031	Data Management	I	TI26	Regulatory Knowledge (Insurance Sector)	I
T032	Data Privacy and Protection Expertise	I			
T034	Digital Literacy	I			
T041	IT Infrastructure	I			
T042	IT Operations Management	I			
T044	IT Services Management	I			
T046	Machine Learning and AI	I			
T048	Systems Analysis	I			
T067	Financial Literacy	I			
T099	Payment Process Management	I			
TI00	Payment Protocols	I			
TI02	Product Design and Development	I			


Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Role Profile

 Job family code **DT**

 Job family title **Digital Transformation & IT**

 Job role code **DT13**

 Job role title **Software Developer**

Accountabilities

- Develop software applications based on business requirements and technical specifications.
- Collaborate with stakeholders to ensure alignment between software solutions and business needs.
- Conduct testing and debugging to ensure software quality and performance.
- Maintain and update software applications to meet evolving business requirements.
- Document software development processes and provide training to users as needed.

Skills

Technical

T026	Automation Expertise	I	T048	Systems Analysis	I
T027	Cloud Computing	I	T067	Financial Literacy	I
T028	Cyber Security	I	TI 06	Product Knowledge / Advisory (Insurance Sector)	I
T032	Data Privacy and Protection Expertise	I	TI 19	Crisis and Emergency Response Management	I
T034	Digital Literacy	I	TI 26	Regulatory Knowledge (Insurance Sector)	I
T036	Distributed Ledger Technology	I			
T037	Emerging Technology Synthesis	I			
T039	Fintech Innovation and Application	I			
T040	IT Governance	I			
T041	IT Infrastructure	I			
T042	IT Operations Management	I			
T043	IT Quality Assurance	I			
T044	IT Services Management	I			
T045	IT Solution Development	I			
T046	Machine Learning and AI	I			

Behavioral

B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B009	Creativity and Innovativeness	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Role Profile

Job family code **DT**

Job family title **Digital Transformation & IT**

Job role code **DT14**

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.

Skills



Technical

T011	Business Continuity	I
T028	Cyber Security	I
T032	Data Privacy and Protection Expertise	I
T034	Digital Literacy	I
T035	Digital Transformation	I
T042	IT Operations Management	I
T044	IT Services Management	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T106	Product Knowledge / Advisory (Insurance Sector)	I
T119	Crisis and Emergency Response Management	I
T126	Regulatory Knowledge (Insurance Sector)	I
T129	Technical Writing	I

Behavioral

B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B016	Motivation	I
B020	Self-Development	I

Job Family and Job Roles Breakdown


 Job Family Code **CN**
 Job Family **Communications & Stakeholders Engagement**

Job role rank	Job role code	Job role	Page
5	CN50	Head of Communications & Stakeholders Engagement	149
3	CN31	Internal Communications Senior Specialist	150
	CN32	PR & Media Relations Senior Specialist	151
2	CN21	Corporate Event Management Specialist	152
	CN22	Communication Specialist	153

Job Role Profile

 Job family code **CN**

 Job family title **Communications & Stakeholders Engagement**

 Job role code **CN50**

 Job role title **Head of Communications & Stakeholders Engagement**

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

Skills


Technical

TO10	Budgeting	5
TO19	Operations	4
TO20	Planning	5
TO28	Cyber Security	3
TO34	Digital Literacy	3
TO46	Machine Learning and AI	3
TO67	Financial Literacy	3
TO84	Brand Management	5
TI14	Stakeholder Management	5
TI19	Crisis and Emergency Response Management	5
TI26	Regulatory Knowledge (Insurance Sector)	5


Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B008	Communication Skills	5
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **CN**

 Job family title **Communications & Stakeholders Engagement**

 Job role code **CN3I**

 Job role title **Internal Communication Senior Specialist**

Accountabilities

- Develop and implement internal communication strategies to enhance employee engagement.
- Collaborate with leadership to align communication efforts with organizational objectives.
- Manage internal communication channels, including newsletters, intranet, and town halls.
- Monitor employee feedback and engagement metrics to recommend improvements.
- Support organizational events and initiatives with communication and engagement activities.

Skills

Technical

T019	Operations	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T084	Brand Management	3
T114	Stakeholder Management	3
T119	Crisis and Emergency Response Management	3
T126	Regulatory Knowledge (Insurance Sector)	3

Behavioral

B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	3
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B014	Influence	2
B017	Negotiation and Persuasion Skills	2

Job Role Profile

Job family code **CN**

Job family title **Communications & Stakeholders Engagement**

Job role code **CN32**

Job role title **PR & Media Relations Senior Specialist**

Accountabilities

- Manage the organization’s public relations strategy to enhance brand reputation and visibility.
- Develop relationships with media outlets, influencers, and industry stakeholders to promote positive coverage.
- Oversee the creation and distribution of press releases, media kits, and communication materials.
- Monitor media coverage and respond to inquiries to manage the organization’s public image.
- Collaborate with leadership on crisis communication strategies and media responses.
- Track the impact of PR activities and recommend improvements for greater brand visibility.

Skills


Technical

T019	Operations	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T084	Brand Management	3
T114	Stakeholder Management	3
T119	Crisis and Emergency Response Management	3
T126	Regulatory Knowledge (Insurance Sector)	3


Behavioral


B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	3
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B014	Influence	2
B017	Negotiation and Persuasion Skills	2

Job Role Profile

 Job family code **CN**

 Job family title **Communications & Stakeholders Engagement**

 Job role code **CN21**

 Job role title **Corporate Events Management Specialist**

Accountabilities

- Plan and execute corporate events, including conferences, trade shows, and customer events.
- Collaborate with internal teams and external vendors to ensure event success.
- Manage event logistics, including venue selection, registration, and on-site coordination.
- Monitor event budgets and ensure cost-effective delivery.
- Evaluate event performance and recommend improvements for future events.

Skills

Technical

T019	Operations	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T084	Brand Management	2
T114	Stakeholder Management	2
T119	Crisis and Emergency Response Management	2
T126	Regulatory Knowledge (Insurance Sector)	2


Behavioral


B002	Adaptability	2
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	2
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B014	Influence	1
B017	Negotiation and Persuasion Skills	1

Job Role Profile


 Job family code **CN**


 Job family title **Communications & Stakeholders Engagement**


 Job role code **CN22**


 Job role title **Communications Specialist**

Accountabilities

- Assist in drafting and distributing internal and external communications, ensuring alignment with established guidelines and messaging.
- Support the coordination of basic communication tasks, such as preparing newsletters, email campaigns, and updates for various platforms.
- Maintain communication databases and update stakeholder contact information to ensure accuracy.
- Assist in monitoring media coverage and compiling reports on communication activities and outcomes.
- Follow established protocols for responding to basic inquiries from internal and external stakeholders, ensuring timely and appropriate communication.

Skills



Technical

T019	Operations	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T084	Brand Management	2
T114	Stakeholder Management	2
T119	Crisis and Emergency Response Management	2
T126	Regulatory Knowledge (Insurance Sector)	2

Behavioral

B002	Adaptability	2
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	2
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B014	Influence	1
B017	Negotiation and Persuasion Skills	1

Job Family and Job Roles Breakdown

 Job Family Code **CG**
 Job Family **Corporate Governance**

Job role rank	Job role code	Job role	Page
5	CG50	Head of Corporate Governance	155
4	CG40	Corporate Governance Manager	156
3	CG30	Senior Corporate Governance Specialist	157
2	CG20	Corporate Governance Analyst	158

Job Role Profile

Job family code **CG**

Job family title **Corporate Governance**

Job role code **CG50**

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

Skills


Technical


T010	Budgeting	5	TI26	Regulatory Knowledge (Insurance Sector)	5
T012	Business Management	4	TI31	Contract Management	4
T016	Legal Knowledge	5			
T019	Operations	4			
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T069	Financial Reporting	4			
TI06	Product Knowledge / Advisory (Insurance Sector)	5			
TI14	Stakeholder Management	5			
TI18	Corporate Governance	5			


Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **CG**

 Job family title **Corporate Governance**

 Job role code **CG40**

 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.

Skills

Technical

T010	Budgeting	4
T016	Legal Knowledge	4
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T069	Financial Reporting	3
T106	Product Knowledge / Advisory (Insurance Sector)	4
T114	Stakeholder Management	4
T116	Compliance Advisory	3
T118	Corporate Governance	4
T126	Regulatory Knowledge (Insurance Sector)	4
T129	Technical Writing	3

Behavioral

B002	Adaptability	4	B019	Problem Solving	4
B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			

Job Role Profile

Job family code **CG**

Job family title **Corporate Governance**

Job role code **CG30**

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.

Skills


Technical


T012	Business Management	2
T016	Legal Knowledge	3
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T069	Financial Reporting	2
T106	Product Knowledge / Advisory (Insurance Sector)	3
T114	Stakeholder Management	3
T118	Corporate Governance	3
T126	Regulatory Knowledge (Insurance Sector)	3
T128	Risk Management	3
T129	Technical Writing	2


Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **CG**

 Job family title **Corporate Governance**

 Job role code **CG20**

 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.

Skills

Technical

T012	Business Management	1
T016	Legal Knowledge	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	1
T106	Product Knowledge / Advisory (Insurance Sector)	2
T114	Stakeholder Management	2
T118	Corporate Governance	2
T126	Regulatory Knowledge (Insurance Sector)	2
T128	Risk Management	2
T129	Technical Writing	1

Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1


Job Family and Job Roles Breakdown


Job Family Code	CP	Job Family	Corporate Strategy
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Job role rank	Job role code	Job role	Page
5	CP50	Head of Corporate Strategy	160
4	CP40	Corporate Strategy Manager	161
3	CP30	Senior Corporate Strategy Specialist	162
2	CP20	Corporate Strategy Specialist	163

Job Role

 Job family code **CP**

 Job family title **Corporate Strategy**

 Job role code **CP50**

 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.

Skills

Technical

T010	Budgeting	5	TI26	Regulatory Knowledge (Insurance Sector)	5
T012	Business Management	4			
T016	Legal Knowledge	4			
T019	Operations	4			
T020	Planning	5			
T023	Strategy Formulation	5			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T087	Change Management	5			
T092	Performance Management	4			
TI06	Product Knowledge / Advisory (Insurance Sector)	5			
TI14	Stakeholder Management	5			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

Job family code **CP**

Job family title **Corporate Strategy**

Job role code **CP40**

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.

Skills


Technical


T010	Budgeting	4	T114	Stakeholder Management	4
T011	Business Continuity	4	T126	Regulatory Knowledge (Insurance Sector)	4
T019	Operations	3			
T020	Planning	4			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T029	Data Collection and Analysis	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	3			
T067	Financial Literacy	3			
T077	Research	4			
T087	Change Management	4			
T092	Performance Management	3			
T106	Product Knowledge / Advisory (Insurance Sector)	4			

Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role

 Job family code **CP**

 Job family title **Corporate Strategy**

 Job role code **CP30**

 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.

Skills

Technical

T011	Business Continuity	3
T019	Operations	2
T023	Strategy Formulation	3
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T055	Business Acumen	2
T067	Financial Literacy	2
T077	Research	3
T087	Change Management	3
T092	Performance Management	2
TI06	Product Knowledge / Advisory (Insurance Sector)	3
TI14	Stakeholder Management	3
TI26	Regulatory Knowledge (Insurance Sector)	3

Behavioral

B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role

Job family code **CP**

Job family title **Corporate Strategy**

Job role code **CP20**

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.

Skills



Technical

T011	Business Continuity	2
T019	Operations	1
T023	Strategy Formulation	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T055	Business Acumen	1
T067	Financial Literacy	2
T077	Research	2
T087	Change Management	2
T092	Performance Management	1
T106	Product Knowledge / Advisory (Insurance Sector)	2
T114	Stakeholder Management	2
T126	Regulatory Knowledge (Insurance Sector)	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Family and Job Roles Breakdown

 Job Family Code **CY**
 Job Family **Cyber Security**

Job role rank	Job role code	Job role	Page
5	CY50	Head of Cyber Security	165
4	CY40	Cyber Security Manager	166
3	CY30	Senior Cyber Security Specialist	167
2	CY20	Cyber Security Specialist	168

Job Role

Job family code **CY**

Job family title **Cyber Security**

Job role code **CY50**

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.

Skills


Technical


T010	Budgeting	5	TI13	Relationship Management	4
T011	Business Continuity	5	TI14	Stakeholder Management	4
T012	Business Management	4	TI19	Crisis and Emergency Response Management	5
T019	Operations	4	TI26	Regulatory Knowledge (Insurance Sector)	5
T020	Planning	5	TI28	Risk Management	5
T023	Strategy Formulation	4	TI29	Technical Writing	4
T025	Analytics / Decision Sciences	5			
T028	Cyber Security	5			
T029	Data Collection and Analysis	4			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T077	Research	5			
TI06	Product Knowledge / Advisory (Insurance Sector)	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

 Job family code **CY**

 Job family title **Cyber Security**

 Job role code **CY40**

 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.

Skills

Technical

T010	Budgeting	4
T011	Business Continuity	4
T020	Planning	4
T025	Analytics / Decision Sciences	4
T028	Cyber Security	4
T029	Data Collection and Analysis	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T077	Research	4
TI06	Product Knowledge / Advisory (Insurance Sector)	4
TI19	Crisis and Emergency Response Management	4
TI26	Regulatory Knowledge (Insurance Sector)	4
TI28	Risk Management	4
TI29	Technical Writing	3

Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role

Job family code **CY**

Job family title **Cyber Security**

Job role code **CY30**

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.

Skills


Technical


T011	Business Continuity	3
T025	Analytics / Decision Sciences	3
T028	Cyber Security	3
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	3
T106	Product Knowledge / Advisory (Insurance Sector)	3
T119	Crisis and Emergency Response Management	3
T126	Regulatory Knowledge (Insurance Sector)	3
T128	Risk Management	3
T129	Technical Writing	2


Behavioral


B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2
B020	Self-Development	2

Job Role

 Job family code **CY**

 Job family title **Cyber Security**

 Job role code **CY20**

 Job role title **Cyber Security Specialist**

Accountabilities

- Assist in developing and maintaining cybersecurity and disaster recovery plans.
- Monitor systems and networks for potential vulnerabilities and report findings to senior team members.
- Support detection, analysis, and response to cybersecurity incidents by collecting data and escalating issues.
- Participate in reviewing basic security designs and providing input on improvements.
- Contribute to cybersecurity governance, risk, and compliance activities, including conducting security awareness sessions, assisting in risk assessments, and supporting compliance reviews.
- Provide support in cybersecurity investigations and forensics activities, including gathering and organizing relevant data for analysis.

Skills

Technical

T011	Business Continuity	2
T025	Analytics / Decision Sciences	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T106	Product Knowledge / Advisory (Insurance Sector)	2
T119	Crisis and Emergency Response Management	2
T126	Regulatory Knowledge (Insurance Sector)	2
T128	Risk Management	2
T129	Technical Writing	1

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Family and Job Roles Breakdown



Job Family Code

FM





Job Family


Facilities Management


Job role rank	Job role code	Job role	Page
5	FM50	Head of Facilities Management	170
4	FM40	Facilities Management Manager	171
3	FM30	Facilities Management Supervisor	172
2	FM20	Facilities Management Specialist	173
1	FM10	Facilities Management Administrator	174

Job Role

 Job family code **FM**

 Job family title **Facilities Management**

 Job role code **FM50**

 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.

Skills


Technical


T010	Budgeting	5	TI26	Regulatory Knowledge (Insurance Sector)	5
T012	Business Management	4	TI31	Contract Management	5
T013	Facilities Management	5			
T016	Legal Knowledge	4			
T019	Operations	4			
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T095	Workplace Health and Safety	4			
TI06	Product Knowledge / Advisory (Insurance Sector)	5			
TI14	Stakeholder Management	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

 Job family code **FM**

 Job family title **Facilities Management**

 Job role code **FM40**

 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.

Skills


Technical


T010	Budgeting	4	T129	Technical Writing	3
T011	Business Continuity	4	T131	Contract Management	4
T013	Facilities Management	4			
T014	Knowledge of Accounting	3			
T019	Operations	3			
T020	Planning	4			
T021	Property Management	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T067	Financial Literacy	3			
T095	Workplace Health and Safety	3			
T106	Product Knowledge / Advisory (Insurance Sector)	4			
T114	Stakeholder Management	4			
T126	Regulatory Knowledge (Insurance Sector)	4			


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role

 Job family code **FM**

 Job family title **Facilities Management**

 Job role code **FM30**

 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.

Skills

Technical

T011	Business Continuity	3
T013	Facilities Management	3
T019	Operations	2
T021	Property Management	3
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T095	Workplace Health and Safety	2
TI06	Product Knowledge / Advisory (Insurance Sector)	3
TI14	Stakeholder Management	3
TI26	Regulatory Knowledge (Insurance Sector)	3
TI29	Technical Writing	2
TI31	Contract Management	3

Behavioral

B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2
B020	Self-Development	2

Job Role

Job family code **FM**

Job family title **Facilities Management**

Job role code **FM20**

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.

Skills


Technical


T010	Budgeting	5	TI14	Stakeholder Management	4
T011	Business Continuity	5	TI23	Pricing the Risk	4
T012	Business Management	4	TI26	Regulatory Knowledge (Insurance Sector)	5
T015	Knowledge of the Economy	4	TI28	Risk Management	5
T020	Planning	5	TI29	Technical Writing	4
T022	Statistics Knowledge	4			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T050	Asset Liability Management	5			
T055	Business Acumen	4			
T059	Credit Principles	5			
T067	Financial Literacy	5			
TI06	Product Knowledge / Advisory (Insurance Sector)	5			


Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

 Job family code **FM**

 Job family title **Facilities Management**

 Job role code **FM10**

 Job role title **Facilities Management 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.

Skills

Technical

T011	Business Continuity	
T013	Facilities Management	
T021	Property Management	
T028	Cyber Security	
T034	Digital Literacy	
T046	Machine Learning and AI	
T067	Financial Literacy	
T095	Workplace Health and Safety	
T106	Product Knowledge / Advisory (Insurance Sector)	
T114	Stakeholder Management	
T126	Regulatory Knowledge (Insurance Sector)	
T129	Technical Writing	

Behavioral

B001	Achievement Orientation	
B002	Adaptability	
B003	Attention to Details	
B004	Business Ethics	
B006	Comfortable with Ambiguity	
B007	Commitment and Accountability	
B008	Communication Skills	
B011	Empathy	
B012	Entrepreneurial Mindset	
B013	Global Perspective	
B020	Self-Development	

Job Family and Job Roles Breakdown



Job Family Code

FI





Job Family


Finance & Tax


Job role rank	Job role code	Job role	Page
5	FI50	Head of Finance	176
4	FI41	Financial Control Manager	177
	FI42	Asset Liability Management Manager	178
	FI43	Zakat and Tax Manager	179
3	FI31	Asset Liability Management Supervisor	180
	FI32	Senior Zakat and Tax Specialist	181
	FI33	Senior Financial Specialist	182
2	FI21	Asset Liability Management Specialist	183
	FI22	Finance Specialist	184
	FI23	Zakat and Tax Specialist	185

Job Role Profile

 Job family code **FI**

 Job family title **Finance & Tax**

 Job role code **F150**

 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.

Skills

Technical

T010	Budgeting	5	T067	Financial Literacy	5
T012	Business Management	4	T076	Portfolio Management	4
T020	Planning	5	T106	Product Knowledge / Advisory (Insurance Sector)	5
T023	Strategy Formulation	4	T113	Relationship Management	4
T024	Zakat and Tax	5	T114	Stakeholder Management	4
T028	Cyber Security	3	T122	Knowledge of International Financial Reporting Standards (IFRS)	5
T034	Digital Literacy	3	T126	Regulatory Knowledge (Insurance Sector)	5
T046	Machine Learning and AI	3			
T050	Asset Liability Management	5			
T051	Asset Management	4			
T053	Attribution Analysis	5			
T055	Business Acumen	4			
T057	Corporate Finance	4			
T064	Execution and Post-Trade Monitoring	4			
T066	Financial Control	5			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job family code **FI**

Job family title **Finance & Tax**

Job role code **FI4I**

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.

Skills

Technical


T010	Budgeting	4
T020	Planning	4
T024	Zakat and Tax	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T050	Asset Liability Management	4
T053	Attribution Analysis	4
T066	Financial Control	4
T067	Financial Literacy	4
T106	Product Knowledge / Advisory (Insurance Sector)	4
T122	Knowledge of International Financial Reporting Standards (IFRS)	4
T126	Regulatory Knowledge (Insurance Sector)	4
T128	Risk Management	4
T129	Technical Writing	3

Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **FI**

 Job family title **Finance & Tax**

 Job role code **FI42**

 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.

Skills

Technical

T010	Budgeting	4	TI22	Knowledge of International Financial Reporting Standards (IFRS)	4
T020	Planning	4	TI26	Regulatory Knowledge (Insurance Sector)	4
T028	Cyber Security	3	TI28	Risk Management	4
T029	Data Collection and Analysis	3			
T031	Data Management	4			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T050	Asset Liability Management	4			
T051	Asset Management	3			
T052	Assets Valuation	3			
T053	Attribution Analysis	4			
T067	Financial Literacy	4			
T073	Investment Analysis	3			
T076	Portfolio Management	3			
TI06	Product Knowledge / Advisory (Insurance Sector)	4			

Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job family code **FI**

Job family title **Finance & Tax**

Job role code **FI43**

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.

Skills


Technical


T010	Budgeting	4
T020	Planning	4
T024	Zakat and Tax	4
T028	Cyber Security	3
T029	Data Collection and Analysis	3
T031	Data Management	4
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T053	Attribution Analysis	4
T066	Financial Control	4
T067	Financial Literacy	4
T106	Product Knowledge / Advisory (Insurance Sector)	4
T122	Knowledge of International Financial Reporting Standards (IFRS)	4
T126	Regulatory Knowledge (Insurance Sector)	4
T129	Technical Writing	3


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **FI**

 Job family title **Finance & Tax**

 Job role code **FI3 I**

 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.

Skills

Technical


T015	Knowledge of the Economy	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T050	Asset Liability Management	3
T053	Attribution Analysis	3
T057	Corporate Finance	2
T067	Financial Literacy	3
T073	Investment Analysis	2
T078	Settlement	2
T106	Product Knowledge / Advisory (Insurance Sector)	3
T122	Knowledge of International Financial Reporting Standards (IFRS)	3
T126	Regulatory Knowledge (Insurance Sector)	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **FI**

 Job family title **Finance & Tax**

 Job role code **FI32**

 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.

Skills


Technical


T024	Zakat and Tax	3
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T031	Data Management	3
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T053	Attribution Analysis	3
T066	Financial Control	3
T067	Financial Literacy	3
T106	Product Knowledge / Advisory (Insurance Sector)	3
T122	Knowledge of International Financial Reporting Standards (IFRS)	3
T126	Regulatory Knowledge (Insurance Sector)	3
T129	Technical Writing	2


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **FI**

 Job family title **Finance & Tax**

 Job role code **FI33**

 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.


Skills


Technical


T024	Zakat and Tax	3
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T031	Data Management	3
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T053	Attribution Analysis	3
T066	Financial Control	3
T067	Financial Literacy	3
T106	Product Knowledge / Advisory (Insurance Sector)	3
T122	Knowledge of International Financial Reporting Standards (IFRS)	3
T126	Regulatory Knowledge (Insurance Sector)	3
T128	Risk Management	3
T129	Technical Writing	2

Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2


 Job family code **FI**


 Job family title **Finance & Tax**


 Job role code **FI21**


 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.

Skills


Technical


T015	Knowledge of the Economy	1
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T050	Asset Liability Management	2
T051	Asset Management	1
T053	Attribution Analysis	2
T057	Corporate Finance	1
T064	Execution and Post-Trade Monitoring	1
T067	Financial Literacy	2
T073	Investment Analysis	1
T076	Portfolio Management	1
T106	Product Knowledge / Advisory (Insurance Sector)	2
T122	Knowledge of International Financial Reporting Standards (IFRS)	2
T126	Regulatory Knowledge (Insurance Sector)	2


Behavioral


B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1

Job Role Profile

 Job family code **FI**

 Job family title **Finance & Tax**

 Job role code **FI22**

 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.

Skills

Technical

T024	Zakat and Tax	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T031	Data Management	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T053	Attribution Analysis	2
T066	Financial Control	2
T067	Financial Literacy	2
T106	Product Knowledge / Advisory (Insurance Sector)	2
T122	Knowledge of International Financial Reporting Standards (IFRS)	2
T126	Regulatory Knowledge (Insurance Sector)	2
T128	Risk Management	2
T129	Technical Writing	1

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1

Job Role Profile

Job family code **FI**

Job family title **Finance & Tax**

Job role code **FI23**

Job role title **Zakat and Tax Specialist**

Accountabilities

- Assist in advising the organisation on tax and zakat-related matters.
- Ensure accuracy in accounting for tax and zakat provisions in the financial statements.
- Support in identifying the implications of tax risks on the organisation.
- Ensure billing and documentation align with tax regulations.
- Assist in reviewing audit findings and preparing appeals drafts.
- Coordinate with external auditors and tax authorities.
- Support in gathering data and preparing recommendations for tax compliance.
- Validate calculations and verify documentation for tax and zakat provisions.
- Contribute to drafting reports and analyses on potential tax risks.

Skills

Technical

T024	Zakat and Tax	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T031	Data Management	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T053	Attribution Analysis	2
T066	Financial Control	2
T067	Financial Literacy	2
T106	Product Knowledge / Advisory (Insurance Sector)	2
T122	Knowledge of International Financial Reporting Standards (IFRS)	2
T126	Regulatory Knowledge (Insurance Sector)	2
T129	Technical Writing	1

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Family and Job Roles Breakdown

 Job Family Code **HC**
 Job Family **Human Resources & Change Management**

Job role rank	Job role code	Job role	Page
5	HC50	Head of HR & Change Management	187
	HC41	Talent Acquisition Manager	188
4	HC42	Organisational Development Manager	189
	HC43	Learning and Development Manager	190
	HC44	Human Resource Operations Manager	191
	HC31	Senior Talent Acquisition Specialist	192
3	HC32	Senior Organisational Development Specialist	193
	HC33	Senior Learning and Development Specialist	194
	HC34	Senior Human Resource Operations Specialist	195
	HC35	Senior Employee Relation Specialist	196
	HC36	Senior Succession Planning Specialist	197
	HC37	Senior Career Advisory Specialist	198
	HC21	Talent Acquisition Specialist	199
2	HC22	Organisational Development Specialist	200
	HC23	Learning and Development Specialist	201
	HC24	Human Resource Operations Specialist	202
	HC11	Talent Acquisition Administrator	203
1	HC12	Learning and Development Administrator	204
	HC13	Human Resource Operations Administrator	205

Job Role Profile

Job family code **HC**

Job family title **Human Capital**

Job role code **HC50**

Job role title **Head of HR & Change 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 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.

Skills


Technical


T010	Budgeting	5	T091	Organizational Development	5
T012	Business Management	4	T093	Recruitment	5
T016	Legal Knowledge	4	T094	Workforce Planning	5
T019	Operations	4	T103	Product Knowledge / Advisory (Banking Sector)	5
T020	Planning	5	T114	Stakeholder Management	5
T023	Strategy Formulation	4	T124	Regulatory Knowledge (Banking Sector)	5
T028	Cyber Security	3	T131	Contract Management	4
T034	Digital Literacy	3			
T043	IT Quality Assurance	4			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T088	Compensation and Benefits	5			
T089	Employee Relations	5			
T090	Learning and Development	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC4I**

 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.

Skills


Technical


T010	Budgeting	4
T020	Planning	4
T023	Strategy Formulation	3
T028	Cyber Security	3
T029	Data Collection and Analysis	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T088	Compensation and Benefits	4
T093	Recruitment	4
T103	Product Knowledge / Advisory (Banking Sector)	4
T114	Stakeholder Management	4
T124	Regulatory Knowledge (Banking Sector)	4


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC42**

 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.

Skills


Technical


T010	Budgeting	4	T103	Product Knowledge / Advisory (Banking Sector)	4
T012	Business Management	3	T124	Regulatory Knowledge (Banking Sector)	4
T020	Planning	4			
T023	Strategy Formulation	3			
T028	Cyber Security	3			
T029	Data Collection and Analysis	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T067	Financial Literacy	3			
T077	Research	3			
T087	Change Management	4			
T088	Compensation and Benefits	4			
T091	Organizational Development	4			
T093	Recruitment	4			
T094	Workforce Planning	4			


Behavioral

B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B008	Communication Skills	3
B010	Decision Making	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B015	Leading Change	4
B016	Negotiation and Persuasion Skills	3
B017	People Management	3
B018	Problem Solving	4
B019	Strategic Thinking	4
B021	Teamwork	4

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC43**

 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.

Skills


Technical


T010	Budgeting	4
T020	Planning	4
T028	Cyber Security	3
T029	Data Collection and Analysis	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T077	Research	3
T087	Change Management	4
T090	Learning and Development	4
T103	Product Knowledge / Advisory (Banking Sector)	4
T114	Stakeholder Management	4
T124	Regulatory Knowledge (Banking Sector)	4


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC44**

 Job role title **Human Resource 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.

Skills


Technical


T010	Budgeting	4
T016	Legal Knowledge	3
T020	Planning	4
T023	Strategy Formulation	3
T028	Cyber Security	3
T029	Data Collection and Analysis	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T087	Change Management	4
T089	Employee Relations	4
T103	Product Knowledge / Advisory (Banking Sector)	4
T114	Stakeholder Management	4
T124	Regulatory Knowledge (Banking Sector)	4
T131	Contract Management	3


Behavioral


B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC31**

 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.

Skills

Technical


T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T093	Recruitment	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T114	Stakeholder Management	3
T124	Regulatory Knowledge (Banking Sector)	3


Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC32**

 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.

Skills


Technical

T012	Business Management	2
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T087	Change Management	3
T088	Compensation and Benefits	3
T091	Organizational Development	3
T093	Recruitment	3
T094	Workforce Planning	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T124	Regulatory Knowledge (Banking Sector)	3

Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B017	Negotiation and Persuasion Skills	2

Job Role Profile

 Job family code

HC

 Job family title

Human Capital

 Job role code

HC33

 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.

Skills

Technical

T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T090	Learning and Development	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T114	Stakeholder Management	3
T124	Regulatory Knowledge (Banking Sector)	3

Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

Job family code **HC**

Job family title **Human Capital**

Job role code **HC34**

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.

Skills


Technical


T016	Legal Knowledge	2
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T089	Employee Relations	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T114	Stakeholder Management	3
T124	Regulatory Knowledge (Banking Sector)	3
T131	Contract Management	2


Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC35**

 Job role title **Senior Employee Relations Specialist**

Accountabilities

- Manage employee relations activities, design employee feedback programs, address dissatisfaction, enhance engagement, and develop retention strategies.
- Review and update policies to ensure legal compliance and educate employees and managers on changes.
- Ensure compliance with labor laws, investigate workplace misconduct, and maintain detailed legal documentation.
- Advise managers on team dynamics, performance issues, and fostering relationships; assist with sensitive situations like layoffs, terminations, and disciplinary actions.

Skills

Technical

T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T087	Change Management	3
T089	Employee Relations	3
T090	Learning and Development	3
T091	Organizational Development	3
T092	Performance Management	3
T093	Recruitment	3
T095	Workplace Health and Safety	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T124	Regulatory Knowledge (Banking Sector)	3

Behavioral

B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B014	Influence	2
B016	Motivation	2
B017	Negotiation and Persuasion Skills	2
B019	Problem Solving	3

Job Role Profile

Job family code **HC**

Job family title **Human Capital**

Job role code **HC36**

Job role title **Senior Succession Planning Specialist**

Accountabilities

- Develop and implement succession plans aligned with organizational goals, identifying critical roles and required skills.
- Partner with executives to define key positions, assess succession pipelines, and address gaps.
- Evaluate leadership vacancy risks, recommend solutions, and integrate succession plans with workforce planning.
- Provide feedback, coaching, and tailored development plans for successors and high-potential employees.

Skills


Technical


T020	Planning	3
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T087	Change Management	3
T088	Compensation and Benefits	3
T089	Employee Relations	3
T090	Learning and Development	3
T091	Organizational Development	3
T092	Performance Management	3
T093	Recruitment	3
T095	Workplace Health and Safety	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T124	Regulatory Knowledge (Banking Sector)	3


Behavioral

B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B014	Influence	2
B016	Motivation	2
B017	Negotiation and Persuasion Skills	2

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC37**

 Job role title **Senior Career Advisory Specialist**

Accountabilities

- Provide personalized guidance to help employees assess skills, explore career paths, and address challenges in professional development.
- Collaborate with employees to create actionable development plans aligned with organizational goals and team objectives.
- Conduct workshops and coaching sessions on goal setting, skills development, and career transitions to foster peer learning.
- Encourage employees to explore internal opportunities and guide transitions into new roles or career tracks.
- Support broader HR initiatives like succession planning, performance management, and workforce planning while advising leaders on career trends.

Skills


Technical


T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T087	Change Management	3
T089	Employee Relations	3
T090	Learning and Development	3
T091	Organizational Development	3
T092	Performance Management	3
T093	Recruitment	3
T094	Workforce Planning	3
T095	Workplace Health and Safety	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T124	Regulatory Knowledge (Banking Sector)	3


Behavioral


B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B014	Influence	2
B016	Motivation	2
B017	Negotiation and Persuasion Skills	2

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC37**

 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.

Skills


Technical


T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T093	Recruitment	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T114	Stakeholder Management	2
T124	Regulatory Knowledge (Banking Sector)	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC22**

 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.

Skills


Technical


T012	Business Management	1
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	1
T087	Change Management	2
T088	Compensation and Benefits	2
T091	Organizational Development	2
T093	Recruitment	2
T094	Workforce Planning	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T124	Regulatory Knowledge (Banking Sector)	2


Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2

Job Role Profile


 Job family code **HC**


 Job family title **Human Capital**


 Job role code **HC23**


 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.

Skills


Technical


T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T090	Learning and Development	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T114	Stakeholder Management	2
T124	Regulatory Knowledge (Banking Sector)	2


Behavioral

B002	Adaptability	2
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC11**

 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.

Skills


Technical


T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T090	Learning and Development	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T114	Stakeholder Management	2
T124	Regulatory Knowledge (Banking Sector)	2


Behavioral

B001	Achievement Orientation	1
B002	Adaptability	1
B003	Attention to Details	1
B004	Business Ethics	1
B006	Comfortable with Ambiguity	1
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	1
B012	Entrepreneurial Mindset	1
B013	Global Perspective	1
B020	Self-Development	1

Job Role Profile


 Job family code **HC**


 Job family title **Human Capital**


 Job role code **HCII**


 Job role title **Talent Acquisition Administrator**

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.

Skills


Technical


T028	Cyber Security	I
T029	Data Collection and Analysis	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T093	Recruitment	I
T103	Product Knowledge / Advisory (Banking Sector)	I
T114	Stakeholder Management	I
T124	Regulatory Knowledge (Banking Sector)	I


Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Role Profile

 Job family code **HC**

 Job family title **Human Capital**

 Job role code **HC12**

 Job role title **Learning & 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.

Skills


Technical


T028	Cyber Security	I
T029	Data Collection and Analysis	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T090	Learning and Development	I
T103	Product Knowledge / Advisory (Banking Sector)	I
T124	Regulatory Knowledge (Banking Sector)	I


Behavioral

B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Role Profile


 Job family code **HC**


 Job family title **Human Capital**


 Job role code **HCI3**


 Job role title **Human Resources 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.

Skills



Technical

T016	Legal Knowledge	I
T028	Cyber Security	I
T029	Data Collection and Analysis	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T089	Employee Relations	I
T103	Product Knowledge / Advisory (Banking Sector)	I
T114	Stakeholder Management	I
T124	Regulatory Knowledge (Banking Sector)	I
T131	Contract Management	I

Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I


Job Family and Job Roles Breakdown


 Job Family Code **IA**
 Job Family **Internal Audit**


Job role rank	Job role code	Job role	Page
5	IA50	Head of Internal Audit	207
4	IA40	Internal Audit Manager	208
3	IA30	Internal Audit Team Lead	209
2	IA20	Internal Audit Specialist	210
1	IA10	Internal Audit Associate	211

Job Role Profile

 Job family code **IA**

 Job family title **Internal Audit**

 Job role code **IA50**

 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.

Skills


Technical


TO10	Budgeting	5
TO12	Business Management	4
TO16	Legal Knowledge	4
TO19	Operations	4
TO20	Planning	5
TO23	Strategy Formulation	4
TO28	Cyber Security	3
TO34	Digital Literacy	3
TO46	Machine Learning and AI	3
TO55	Business Acumen	4
TO67	Financial Literacy	5
TI03	Product Knowledge / Advisory (Banking Sector)	5
TI14	Stakeholder Management	5
TI21	Internal Audit	5
TI24	Regulatory Knowledge (Banking Sector)	5


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **IA**

 Job family title **Internal Audit**

 Job role code **IA40**

 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.

Skills


Technical


T010	Budgeting	4
T014	Knowledge of Accounting	4
T020	Planning	4
T028	Cyber Security	3
T029	Data Collection and Analysis	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	4
T103	Product Knowledge / Advisory (Banking Sector)	4
T114	Stakeholder Management	4
T121	Internal Audit	4
T124	Regulatory Knowledge (Banking Sector)	4
T129	Technical Writing	3


Behavioral


B002	Adaptability	4	B019	Problem Solving	4
B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			

Job Role Profile

 Job family code **IA**

 Job family title **Internal Audit**

 Job role code **IA30**

 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.

Skills


Technical


T014	Knowledge of Accounting	3
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T114	Stakeholder Management	3
T121	Internal Audit	3
T124	Regulatory Knowledge (Banking Sector)	3
T129	Technical Writing	2


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2

Job Role Profile

 Job family code **IA**

 Job family title **Internal Audit**

 Job role code **IA20**

 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.

Skills

Technical


T014	Knowledge of Accounting	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T114	Stakeholder Management	2
T121	Internal Audit	2
T124	Regulatory Knowledge (Banking Sector)	2
T129	Technical Writing	1


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile


 Job family code **IA**


 Job family title **Internal Audit**


 Job role code **IA10**


 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.

Skills


Technical

T014	Knowledge of Accounting	I
T028	Cyber Security	I
T029	Data Collection and Analysis	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T103	Product Knowledge / Advisory (Banking Sector)	I
T114	Stakeholder Management	I
T121	Internal Audit	I
T124	Regulatory Knowledge (Banking Sector)	I
T129	Technical Writing	I

Behavioral

B002	Adaptability	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B016	Motivation	I
B017	Negotiation and Persuasion Skills	I
B020	Self-Development	I

Job Family and Job Roles Breakdown

 Job Family Code **IR**
 Job Family **Investor Relations**

Job role rank	Job role code	Job role	Page
5	IR50	Head of Investor Relations	213
4	IR40	Investor Relations Manager	214
3	IR30	Senior Investor Relations Analyst	215
2	IR20	Investor Relations Analyst	216
1	IR10	Investor Relations Associate	217

Job Role Profile

 Job family code	IR	 Job family title	Investor Relations	 Job role code	IR50	 Job role title	Head of Investor Relations
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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 Researchreports.

Skills


Technical


T010	Budgeting	5	T124	Regulatory Knowledge (Banking Sector)	5
T020	Planning	5	T129	Technical Writing	4
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T069	Financial Reporting	4			
T073	Investment Analysis	5			
T077	Research	5			
T103	Product Knowledge / Advisory (Banking Sector)	5			
T111	Customer Focus	4			
T112	Customer Management	4			
T114	Stakeholder Management	5			


Behavioral


B002	Adaptability	5	B021	Strategic Thinking	5
B004	Business Ethics	5	B022	Teamwork	5
B005	Coaching and Developing Others	5			
B006	Comfortable with Ambiguity	5			
B008	Communication Skills	4			
B010	Decision Making	4			
B011	Empathy	5			
B012	Entrepreneurial Mindset	5			
B013	Global Perspective	5			
B014	Influence	4			
B015	Leading Change	5			
B017	Negotiation and Persuasion Skills	4			
B018	People Management	5			
B019	Problem Solving	5			

Job Role Profile

 Job family code **IR**

 Job family title **Investor Relations**

 Job role code **IR40**

 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.

Skills

Technical

T010	Budgeting	4	TI29	Technical Writing	3
T020	Planning	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	3			
T067	Financial Literacy	3			
T069	Financial Reporting	3			
T073	Investment Analysis	4			
T077	Research	4			
TI03	Product Knowledge / Advisory (Banking Sector)	4			
TI12	Customer Management	3			
TI14	Stakeholder Management	4			
TI18	Corporate Governance	3			
TI24	Regulatory Knowledge (Banking Sector)	4			

Behavioral

B002	Adaptability	4	B022	Teamwork	5
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			
B021	Strategic Thinking	4			

Job Role Profile

Job family code **IR**

Job family title **Investor Relations**

Job role code **IR30**

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.

Skills


Technical


T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T055	Business Acumen	2
T067	Financial Literacy	2
T069	Financial Reporting	2
T073	Investment Analysis	3
T077	Research	3
T080	Technical Analysis	2
T103	Product Knowledge / Advisory (Banking Sector)	3
T112	Customer Management	2
T114	Stakeholder Management	3
T124	Regulatory Knowledge (Banking Sector)	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2

Job Role Profile

 Job family code **IR**

 Job family title **Investor Relations**

 Job role code **IR20**

 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 Researchreports, upcoming investor relations events, ... etc.
- Assist in the preparation for general assembly events.
- Participate in developing board of directors annual report.

Skills

Technical


T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T055	Business Acumen	1
T067	Financial Literacy	2
T069	Financial Reporting	1
T073	Investment Analysis	2
T077	Research	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T112	Customer Management	1
T114	Stakeholder Management	2
T124	Regulatory Knowledge (Banking Sector)	2
T129	Technical Writing	1


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role Profile

 Job family code **IR**

 Job family title **Investor Relations**

 Job role code **IR10**

 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.

Skills



Technical

T014	Knowledge of Accounting	I
T028	Cyber Security	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T055	Business Acumen	I
T067	Financial Literacy	I
T069	Financial Reporting	I
T073	Investment Analysis	I
T077	Research	I
T103	Product Knowledge / Advisory (Banking Sector)	I
T112	Customer Management	I
T114	Stakeholder Management	I
T124	Regulatory Knowledge (Banking Sector)	I
T129	Technical Writing	I

Behavioral

B001	Achievement Orientation	I
B002	Adaptability	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Family and Job Roles Breakdown

 Job Family Code **LC**  Job Family **Legal**

Job role rank	Job role code	Job role	Page
5	LC50	Head of Legal	219
4	LC40	Legal Manager	220
3	LC30	Senior Legal Specialist	221
2	LC20	Legal Specialist	222

Job Role

Job family code **LC**

Job family title **Legal**

Job role code **LC50**

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 upto-date of developments in laws and regulations to raise the legal awareness.

Skills


Technical


T010	Budgeting	5	T124	Regulatory Knowledge (Banking Sector)	5
T012	Business Management	4	T129	Technical Writing	4
T017	Legal Practice	5	T131	Contract Management	5
T019	Operations	4			
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T029	Data Collection and Analysis	4			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T077	Research	5			
T103	Product Knowledge / Advisory (Banking Sector)	5			
T114	Stakeholder Management	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

 Job family code **LC**

 Job family title **Legal**

 Job role code **LC40**

 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.

Skills

Technical

T010	Budgeting	4
T017	Legal Practice	4
T020	Planning	4
T028	Cyber Security	3
T029	Data Collection and Analysis	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T077	Research	4
TI03	Product Knowledge / Advisory (Banking Sector)	4
TI24	Regulatory Knowledge (Banking Sector)	4
TI29	Technical Writing	3
TI31	Contract Management	4

Behavioral

B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role

Job family code **LC**

Job family title **Legal**

Job role code **LC30**

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.

Skills


Technical


T017	Legal Practice	3
T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T114	Stakeholder Management	3
T124	Regulatory Knowledge (Banking Sector)	3
T129	Technical Writing	2
T131	Contract Management	3


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role

 Job family code **LC**

 Job family title **Legal**

 Job role code **LC20**

 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.

Skills

Technical

T017	Legal Practice	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T114	Stakeholder Management	2
T124	Regulatory Knowledge (Banking Sector)	2
T129	Technical Writing	1
T131	Contract Management	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Family and Job Roles Breakdown



Job Family Code

MK





Job Family


Marketing


Job role rank	Job role code	Job role	Page
5	MK50	Head of Marketing	224
4	MK41	Marketing Strategy Manager	225
	MK42	Digital Marketing Manager	226
2	MK21	Branding Specialist	227
	MK22	Market Research Specialist	228
	MK23	Multimedia Design Specialist	229
	MK24	Product Marketing Specialist	230

Job Role

 Job family code **MK**

 Job family title **Marketing**

 Job role code **MK50**

 Job role title **Head of Marketing**

Accountabilities

- Develop and lead the organization’s marketing and communication strategy to drive brand awareness and business growth.
- Oversee the execution of marketing campaigns across multiple channels, ensuring alignment with organizational goals.
- Manage relationships with external agencies and partners to maximize marketing impact.
- Collaborate with leadership and product teams to align marketing efforts with business objectives.
- Monitor and analyze marketing performance, providing strategic recommendations for continuous improvement.
- Represent the organization in external events, media engagements, and public relations activities.
- Manage the marketing budget, ensuring cost-effectiveness and return on investment.

Skills


Technical


T011	Business Continuity	2
T025	Analytics / Decision Sciences	2
T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
TI06	Product Knowledge / Advisory (Insurance Sector)	2
TI19	Crisis and Emergency Response Management	2
TI26	Regulatory Knowledge (Insurance Sector)	2
TI28	Risk Management	2
TI29	Technical Writing	1


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role


 Job family code **MK**


 Job family title **Marketing**


 Job role code **MK4I**


 Job role title **Marketing Strategy Manager**

Accountabilities

- Develop and implement comprehensive marketing strategies to achieve business objectives.
- Conduct market research and competitive analysis to identify growth opportunities and refine marketing tactics.
- Collaborate with internal stakeholders to align marketing strategies with product and sales initiatives.
- Monitor campaign performance, providing insights and adjustments to optimize outcomes.
- Manage relationships with marketing vendors and external partners to ensure high-quality deliverables.
- Prepare regular reports for leadership on marketing strategy effectiveness and opportunities.

Skills


Technical


T028	Cyber Security	3
T029	Data Collection and Analysis	3
T033	Digital Customer Experience Design	4
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T077	Research	4
T084	Brand Management	4
T085	Marketing Practice	4
T086	Public Relation Management	4
TI 03	Product Knowledge / Advisory (Banking Sector)	4
TI 11	Customer Focus	4
TI 24	Regulatory Knowledge (Banking Sector)	4
TI 29	Technical Writing	3
TI 30	Client Acquisition	4


Behavioral


B001	Achievement Orientation	3	B019	Problem Solving	4
B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B007	Commitment and Accountability	3			
B008	Communication Skills	4			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			

Job Role

 Job family code **MK**

 Job family title **Marketing**

 Job role code **MK42**

 Job role title **Digital Marketing Manager**

Accountabilities

- Manage digital marketing campaigns, including social media, email marketing, and content marketing initiatives.
- Monitor digital performance metrics and provide insights for campaign optimization.
- Collaborate with product and sales teams to ensure digital campaigns align with business goals.
- Manage the organization’s digital platforms, ensuring content is up-to-date and engaging.
- Stay updated with digital marketing trends to recommend new strategies and tools.

Skills


Technical


T028	Cyber Security	3
T029	Data Collection and Analysis	3
T033	Digital Customer Experience Design	4
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T077	Research	4
T084	Brand Management	4
T085	Marketing Practice	4
T086	Public Relation Management	4
TI 03	Product Knowledge / Advisory (Banking Sector)	4
TI 11	Customer Focus	4
TI 24	Regulatory Knowledge (Banking Sector)	4
TI 30	Client Acquisition	4


Behavioral


B001	Achievement Orientation	3	B019	Problem Solving	4
B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B007	Commitment and Accountability	3			
B008	Communication Skills	4			
B009	Creativity and Innovativeness	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			

Job Role


 Job family code **MK**


 Job family title **Marketing**


 Job role code **MK21**


 Job role title **Branding Specialist**

Accountabilities

- Develop and maintain the organization’s brand identity to ensure consistency across all marketing materials.
- Collaborate with internal teams to ensure branding is aligned with business objectives and market positioning.
- Monitor brand performance and recommend adjustments to enhance brand visibility.
- Manage the design and production of brand materials, including logos, brochures, and promotional items.
- Support marketing campaigns with creative input and branding guidelines.

Skills


Technical


T028	Cyber Security	2
T029	Data Collection and Analysis	1
T033	Digital Customer Experience Design	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T084	Brand Management	2
T085	Marketing Practice	2
T086	Public Relation Management	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T111	Customer Focus	2
T124	Regulatory Knowledge (Banking Sector)	2
T129	Technical Writing	1
T130	Client Acquisition	2


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	2
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role

 Job family code **MK**

 Job family title **Marketing**

 Job role code **MK22**

 Job role title **Market Research Specialist**

Accountabilities

- Conduct market research and analysis to support strategic marketing decisions.
- Monitor industry trends, competitive activity, and consumer behavior to inform marketing initiatives.
- Collaborate with product and sales teams to align research insights with business goals.
- Prepare reports and presentations on research findings for leadership and marketing teams.
- Recommend strategies based on research insights to enhance marketing effectiveness.

Skills

Technical

T028	Cyber Security	2
T029	Data Collection and Analysis	1
T033	Digital Customer Experience Design	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T084	Brand Management	2
T085	Marketing Practice	2
T086	Public Relation Management	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T111	Customer Focus	2
T124	Regulatory Knowledge (Banking Sector)	2
T129	Technical Writing	1
T130	Client Acquisition	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	2
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role

Job family code **MK**

Job family title **Marketing**

Job role code **MK23**

Job role title **Multimedia Design Specialist**

Accountabilities

- Create visual content, including graphics, videos, and animations, to support marketing campaigns.
- Collaborate with marketing teams to ensure visual content aligns with brand identity and campaign goals.
- Manage the production of multimedia materials, ensuring high quality and timely delivery.
- Stay updated on design trends to recommend creative improvements.
- Maintain a library of multimedia assets for easy access and reuse.

Skills


Technical


T028	Cyber Security	2
T033	Digital Customer Experience Design	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T084	Brand Management	2
T085	Marketing Practice	2
T086	Public Relation Management	2
TI 03	Product Knowledge / Advisory (Banking Sector)	2
TI 11	Customer Focus	2
TI 24	Regulatory Knowledge (Banking Sector)	2
TI 30	Client Acquisition	2


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	2
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Role

 Job family code **MK**

 Job family title **Marketing**

 Job role code **MK24**

 Job role title **Product Marketing Specialist**

Accountabilities

- Develop product positioning and messaging to promote financial products effectively.
- Collaborate with product development and sales teams to align marketing efforts with business goals.
- Create product marketing materials, including brochures, presentations, and online content.
- Monitor product performance and recommend adjustments to enhance market positioning.
- Support the launch of new products with targeted marketing campaigns.

Skills

Technical

T028	Cyber Security	2
T033	Digital Customer Experience Design	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T084	Brand Management	2
T085	Marketing Practice	2
T086	Public Relation Management	2
TI 03	Product Knowledge / Advisory (Banking Sector)	2
TI 11	Customer Focus	2
TI 24	Regulatory Knowledge (Banking Sector)	2
TI 30	Client Acquisition	2

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	2
B009	Creativity and Innovativeness	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B020	Self-Development	1

Job Family and Job Roles Breakdown



Job Family Code

PR





Job Family


Procurement


Job role rank	Job role code	Job role	Page
5	PR50	Head of Procurement	232
4	PR40	Procurement Manager	233
3	PR30	Procurement Associate	234
2	PR20	Senior Procurement Specialist	235
1	PR10	Procurement Specialist	236

Job Role Profile

 Job family code **PR**

 Job family title **Procurement**

 Job role code **PR50**

 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.

Skills

Technical

T010	Budgeting	5	TI14	Stakeholder Management	5
T012	Business Management	4	TI24	Regulatory Knowledge (Banking Sector)	5
T016	Legal Knowledge	5	TI31	Contract Management	5
T019	Operations	4			
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T096	Procurement	5			
T097	Strategic Sourcing	5			
TI03	Product Knowledge / Advisory (Banking Sector)	5			
TI13	Relationship Management	4			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

Job family code **PR**

Job family title **Procurement**

Job role code **PR40**

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.

Skills


Technical


T010	Budgeting	4
T016	Legal Knowledge	4
T020	Planning	4
T028	Cyber Security	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T077	Research	4
T096	Procurement	4
T097	Strategic Sourcing	4
T103	Product Knowledge / Advisory (Banking Sector)	4
T114	Stakeholder Management	4
T124	Regulatory Knowledge (Banking Sector)	4
T129	Technical Writing	3
T131	Contract Management	4


Behavioral


B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **PR**

 Job family title **Procurement**

 Job role code **PR30**

 Job role title **Procurement Associate**

Accountabilities

- Assist in the execution of procurement activities, including the preparation of purchase orders and vendor agreements.
- Coordinate with vendors and internal teams to ensure timely delivery of goods and services.
- Monitor and maintain procurement records, including contracts, invoices, and delivery reports.
- Support procurement managers in sourcing activities and vendor negotiations.
- Ensure compliance with procurement policies and procedures.
- Provide administrative support for procurement operations, including documentation and communication.

Skills

Technical

T016	Legal Knowledge	3
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	3
T096	Procurement	3
T097	Strategic Sourcing	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T114	Stakeholder Management	3
T124	Regulatory Knowledge (Banking Sector)	3
T129	Technical Writing	2
T131	Contract Management	3

Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B020	Self-Development	2

Job Role Profile

Job family code **PR**

Job family title **Procurement**

Job role code **PR20**

Job role title **Senior Procurement Specialist**

Accountabilities

- Manage procurement activities for specific categories or projects, ensuring alignment with procurement strategy.
- Conduct vendor evaluations and negotiations to achieve favorable terms and conditions.
- Monitor procurement transactions to ensure accuracy and compliance with internal policies.
- Collaborate with internal departments to address procurement needs and resolve issues.
- Provide guidance to junior procurement staff on processes and best practices.
- Support the execution of tenders, reverse auctions, and competitive bids.

Skills


Technical


T016	Legal Knowledge	2
T028	Cyber Security	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T077	Research	2
T096	Procurement	2
T097	Strategic Sourcing	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T114	Stakeholder Management	2
T124	Regulatory Knowledge (Banking Sector)	2
T129	Technical Writing	1
T131	Contract Management	2


Behavioral


B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1

Job Role Profile

 Job family code **PR**

 Job family title **Procurement**

 Job role code **PR10**

 Job role title **Procurement Specialist**

Accountabilities

- Execute procurement activities, including preparing purchase orders and processing invoices.
- Coordinate with vendors to track order status and ensure timely delivery.
- Maintain accurate procurement records, including contracts and purchase agreements.
- Assist in the evaluation of vendor performance and report issues to management.
- Ensure compliance with procurement policies and procedures.
- Provide support for competitive bidding and tendering processes.

Skills

Technical

T016	Legal Knowledge	I
T028	Cyber Security	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T077	Research	I
T096	Procurement	I
T097	Strategic Sourcing	I
T103	Product Knowledge / Advisory (Banking Sector)	I
T114	Stakeholder Management	I
T124	Regulatory Knowledge (Banking Sector)	I
T129	Technical Writing	I
T131	Contract Management	I

Behavioral

B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I

Job Family and Job Roles Breakdown



Job Family Code

PA





Job Family


Project Management


Job role rank	Job role code	Job role	Page
5	PA50	Head of Project Management	238
4	PA40	Project Portfolio Manager	239
3	PA30	Program Manager	240
2	PA20	Project Manager	241
1	PA10	Project Coordinator	242

Job Role Profile

 Job family code **PA**

 Job family title **Project Management**

 Job role code **PA50**

 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.

Skills


Technical


T010	Budgeting	5	TI124	Regulatory Knowledge (Banking Sector)	5
T012	Business Management	4	TI131	Contract Management	4
T016	Legal Knowledge	4			
T019	Operations	4			
T020	Planning	5			
T023	Strategy Formulation	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T055	Business Acumen	4			
T067	Financial Literacy	3			
T087	Change Management	5			
TI103	Product Knowledge / Advisory (Banking Sector)	5			
TI108	Project Management	5			
TI114	Stakeholder Management	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **PA**

 Job family title **Project Management**

 Job role code **PA40**

 Job role title **Project Portfolio Manager**

Accountabilities

- Manage the organization’s portfolio of projects, ensuring alignment with strategic priorities.
- Evaluate and prioritize projects within the portfolio to maximize value and resource allocation.
- Collaborate with project managers to monitor progress, risks, and performance across the portfolio.
- Provide insights and recommendations to senior management on portfolio performance and adjustments.
- Develop and maintain portfolio dashboards and reporting tools for effective monitoring.
- Ensure portfolio governance processes are followed, including budget oversight and stakeholder engagement.

Skills


Technical


T010	Budgeting	4
T020	Planning	4
T028	Cyber Security	3
T029	Data Collection and Analysis	3
T034	Digital Literacy	3
T046	Machine Learning and AI	3
T067	Financial Literacy	3
T087	Change Management	4
T103	Product Knowledge / Advisory (Banking Sector)	4
T108	Project Management	4
T114	Stakeholder Management	4
T124	Regulatory Knowledge (Banking Sector)	4
T128	Risk Management	4
T129	Technical Writing	3


Behavioral


B001	Achievement Orientation	3	B019	Problem Solving	4
B002	Adaptability	4	B020	Self-Development	3
B003	Attention to Details	3	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B007	Commitment and Accountability	3			
B008	Communication Skills	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			

Job Role Profile

 Job family code **PA**

 Job family title **Project Management**

 Job role code **PA30**

 Job role title **Program Manager**

Accountabilities

- Manage multiple interrelated projects to deliver business outcomes within scope, time, and budget constraints.
- Collaborate with project managers to ensure alignment between individual project goals and the program’s objectives.
- Monitor program performance, risks, and dependencies, providing regular status reports to leadership.
- Engage with stakeholders to manage expectations and address challenges proactively.
- Support resource planning and allocation across projects within the program.
- Ensure effective communication and coordination across project teams and stakeholders.

Skills

Technical


T028	Cyber Security	2
T029	Data Collection and Analysis	2
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T087	Change Management	3
T103	Product Knowledge / Advisory (Banking Sector)	3
T108	Project Management	3
T114	Stakeholder Management	3
T124	Regulatory Knowledge (Banking Sector)	3
T128	Risk Management	3
T129	Technical Writing	2


Behavioral


B001	Achievement Orientation	2
B002	Adaptability	3
B003	Attention to Details	2
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B017	Negotiation and Persuasion Skills	2
B020	Self-Development	2

Job Role Profile

 Job family code **PA**

 Job family title **Project Management**

 Job role code **PA20**

 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.

Skills


Technical

T028	Cyber Security	2
T029	Data Collection and Analysis	1
T034	Digital Literacy	2
T046	Machine Learning and AI	2
T067	Financial Literacy	2
T087	Change Management	2
T103	Product Knowledge / Advisory (Banking Sector)	2
T108	Project Management	2
T114	Stakeholder Management	2
T124	Regulatory Knowledge (Banking Sector)	2
T128	Risk Management	2
T129	Technical Writing	1

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B007	Commitment and Accountability	1
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1

Job Role Profile

 Job family code

PA

 Job family title

Project Management

 Job role code

PA10

 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.

Skills

Technical

T028	Cyber Security	I
T029	Data Collection and Analysis	I
T034	Digital Literacy	I
T046	Machine Learning and AI	I
T067	Financial Literacy	I
T087	Change Management	I
T103	Product Knowledge / Advisory (Banking Sector)	I
T108	Project Management	I
T114	Stakeholder Management	I
T124	Regulatory Knowledge (Banking Sector)	I
T128	Risk Management	I
T129	Technical Writing	I

Behavioral


B001	Achievement Orientation	I
B002	Adaptability	I
B003	Attention to Details	I
B004	Business Ethics	I
B006	Comfortable with Ambiguity	I
B007	Commitment and Accountability	I
B008	Communication Skills	I
B011	Empathy	I
B012	Entrepreneurial Mindset	I
B013	Global Perspective	I
B020	Self-Development	I


Job Family and Job Roles Breakdown


Job Family Code	SM	Job Family	Sustainability Management
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Job role rank	Job role code	Job role	Page
5	SM50	Head of Sustainability	244
	SM41	Sustainability Strategy Manager	245
4	SM42	Sustainability Risk Manager	246
	SM43	Sustainability Investment Manager	247
	SM44	Sustainability Product Development Manager	248

Job Role

 Job family code **SM**

 Job family title **Sustainability Management**

 Job role code **SM50**

 Job role title **Head of Sustainability**

Accountabilities

- Develop and lead the organization’s sustainability strategy to align with business objectives and ESG principles.
- Oversee the implementation of sustainability initiatives, including carbon reduction, energy efficiency, and responsible sourcing practices.
- Collaborate with senior leadership to integrate sustainability across all business functions, including operations, investments, and risk management.
- Manage relationships with regulators, industry bodies, and investors to ensure compliance and transparency in sustainability reporting.
- Monitor sustainability performance metrics and recommend improvements to enhance outcomes.
- Represent the organization in external forums to showcase sustainability achievements and engage with stakeholders.
- Ensure alignment of sustainability initiatives with evolving regulations and industry standards.

Skills

Technical

T005	Sustainability Insurance and Re-Insurance Solutions Application	5	TI 03	Product Knowledge / Advisory (Banking Sector)	5
T010	Budgeting	5	TI 14	Stakeholder Management	5
T018	Operational Excellence and Continuous Improvement	4	TI 17	Compliance Monitoring and Reporting	5
T020	Planning	5	TI 20	Fraud Risk Management	5
T023	Strategy Formulation	4	TI 24	Regulatory Knowledge (Banking Sector)	5
T028	Cyber Security	3	TI 33	Carbon Markets and Decarbonization Strategies Mgmt.	5
T034	Digital Literacy	3	TI 34	Climate Change Management	5
T046	Machine Learning and AI	3	TI 35	ESG Analysis and Reporting	5
T052	Assets Valuation	5	TI 36	ESG Strategies	5
T053	Attribution Analysis	5	TI 37	Non-Financial Industry Sustainability Developments	5
T055	Business Acumen	4	TI 38	Sustainability Risk Management	5
T067	Financial Literacy	3			
T075	Natural Capital Management	4			
T079	Sustainability Investment Strategy Development	5			
T098	Green Finance Product and Service Development	4			

Behavioral

B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B007	Commitment and Accountability	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role

Job family code **SM**

Job family title **Sustainability Management**

Job role code **SM4I**

Job role title **Sustainability Strategy Manager**

Accountabilities

- Develop and implement detailed sustainability strategies to support the organization’s business goals.
- Collaborate with internal teams to integrate sustainable practices across operations, products, and services.
- Monitor industry trends and regulatory developments to ensure sustainability strategies remain relevant.
- Prepare reports on sustainability performance for leadership and external stakeholders.
- Provide guidance to departments on implementing sustainability initiatives aligned with ESG principles.
- Manage communication efforts to promote sustainability practices internally and externally.

Skills


Technical


T005	Sustainability Insurance and Re-Insurance Solutions Application	4	TI03	Product Knowledge / Advisory (Banking Sector)	4
T010	Budgeting	4	TI14	Stakeholder Management	4
T018	Operational Excellence and Continuous Improvement	3	TI17	Compliance Monitoring and Reporting	4
T020	Planning	4	TI20	Fraud Risk Management	4
T023	Strategy Formulation	3	TI24	Regulatory Knowledge (Banking Sector)	4
T028	Cyber Security	3	TI33	Carbon Markets and Decarbonization Strategies Mgmt.	4
T034	Digital Literacy	3	TI34	Climate Change Management	4
T046	Machine Learning and AI	3	TI35	ESG Analysis and Reporting	4
T052	Assets Valuation	4	TI36	ESG Strategies	4
T053	Attribution Analysis	4	TI37	Non-Financial Industry Sustainability Developments	4
T055	Business Acumen	3	TI38	Sustainability Risk Management	4
T067	Financial Literacy	3			
T075	Natural Capital Management	3			
T079	Sustainability Investment Strategy Development	4			
T098	Green Finance Product and Service Development	3			


Behavioral


B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B007	Commitment and Accountability	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B014	Influence	3
B015	Leading Change	4
B017	Negotiation and Persuasion Skills	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role

 Job family code **SM**

 Job family title **Sustainability Management**

 Job role code **SM42**

 Job role title **Sustainability Risk Manager**

Accountabilities

- Identify and assess sustainability-related risks that could impact the organization’s operations and reputation.
- Develop frameworks to manage environmental, social, and governance risks effectively.
- Collaborate with risk management teams to incorporate sustainability considerations into enterprise risk management.
- Monitor regulatory developments to ensure compliance with ESG standards and reporting requirements.
- Provide regular updates to leadership on sustainability risks and mitigation strategies.
- Engage with stakeholders to promote sustainable risk management practices across the business.

Skills

Technical

T005	Sustainability Insurance and Re-Insurance Solutions Application	4	TI03	Product Knowledge / Advisory (Banking Sector)	4
T010	Budgeting	4	TI14	Stakeholder Management	4
T018	Operational Excellence and Continuous Improvement	3	TI17	Compliance Monitoring and Reporting	4
T020	Planning	4	TI20	Fraud Risk Management	4
T023	Strategy Formulation	3	TI24	Regulatory Knowledge (Banking Sector)	4
T028	Cyber Security	3	TI33	Carbon Markets and Decarbonization Strategies Mgmt.	4
T034	Digital Literacy	3	TI34	Climate Change Management	4
T046	Machine Learning and AI	3	TI35	ESG Analysis and Reporting	4
T052	Assets Valuation	4	TI36	ESG Strategies	4
T053	Attribution Analysis	4	TI37	Non-Financial Industry Sustainability Developments	4
T055	Business Acumen	3	TI38	Sustainability Risk Management	4
T067	Financial Literacy	3			
T075	Natural Capital Management	3			
T079	Sustainability Investment Strategy Development	4			
T098	Green Finance Product and Service Development	3			

Behavioral

B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B007	Commitment and Accountability	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B014	Influence	3
B015	Leading Change	4
B017	Negotiation and Persuasion Skills	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role

Job family code **SM**

Job family title **Sustainability Management**

Job role code **SM43**

Job role title **Sustainability Investment Manager**

Accountabilities

- Manage sustainability-focused investment strategies to align with the organization’s financial goals and ESG objectives.
- Identify and evaluate investment opportunities that promote sustainable outcomes.
- Collaborate with portfolio managers to integrate sustainability criteria into investment decisions.
- Monitor the performance of sustainable investments and recommend adjustments as needed.
- Engage with investors and industry bodies to promote sustainable finance initiatives.
- Ensure compliance with sustainability reporting frameworks for investment portfolios.

Skills


Technical


T005	Sustainability Insurance and Re-Insurance Solutions Application	4	TI03	Product Knowledge / Advisory (Banking Sector)	4
T010	Budgeting	4	TI14	Stakeholder Management	4
T018	Operational Excellence and Continuous Improvement	3	TI17	Compliance Monitoring and Reporting	4
T020	Planning	4	TI20	Fraud Risk Management	4
T023	Strategy Formulation	3	TI24	Regulatory Knowledge (Banking Sector)	4
T028	Cyber Security	3	TI33	Carbon Markets and Decarbonization Strategies Mgmt.	4
T034	Digital Literacy	3	TI34	Climate Change Management	4
T046	Machine Learning and AI	3	TI35	ESG Analysis and Reporting	4
T052	Assets Valuation	4	TI36	ESG Strategies	4
T053	Attribution Analysis	4	TI37	Non-Financial Industry Sustainability Developments	4
T055	Business Acumen	3	TI38	Sustainability Risk Management	4
T067	Financial Literacy	3			
T075	Natural Capital Management	3			
T079	Sustainability Investment Strategy Development	4			
T098	Green Finance Product and Service Development	3			


Behavioral

B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B007	Commitment and Accountability	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B014	Influence	3
B015	Leading Change	4
B017	Negotiation and Persuasion Skills	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Role

 Job family code **SM**

 Job family title **Sustainability Management**

 Job role code **SM44**

 Job role title **Sustainability Product Development Manager**

Accountabilities

- Lead the development of sustainable products and services that align with market demand and ESG principles.
- Collaborate with product teams to ensure sustainability is embedded in product design and development.
- Monitor market trends and customer preferences to identify opportunities for sustainable products.
- Manage the lifecycle of sustainable products, from concept to market launch.
- Prepare sustainability impact assessments for new products and services.
- Engage with stakeholders to promote sustainable offerings and gather feedback for continuous improvement.

Skills

Technical

T005	Sustainability Insurance and Re-Insurance Solutions Application	4	TI 03	Product Knowledge / Advisory (Banking Sector)	4
T010	Budgeting	4	TI 14	Stakeholder Management	4
T018	Operational Excellence and Continuous Improvement	3	TI 17	Compliance Monitoring and Reporting	4
T020	Planning	4	TI 20	Fraud Risk Management	4
T023	Strategy Formulation	3	TI 24	Regulatory Knowledge (Banking Sector)	4
T028	Cyber Security	3	TI 33	Carbon Markets and Decarbonization Strategies Mgmt.	4
T034	Digital Literacy	3	TI 34	Climate Change Management	4
T046	Machine Learning and AI	3	TI 35	ESG Analysis and Reporting	4
T052	Assets Valuation	4	TI 36	ESG Strategies	4
T053	Attribution Analysis	4	TI 37	Non-Financial Industry Sustainability Developments	4
T055	Business Acumen	3	TI 38	Sustainability Risk Management	4
T067	Financial Literacy	3			
T075	Natural Capital Management	3			
T079	Sustainability Investment Strategy Development	4			
T098	Green Finance Product and Service Development	3			

Behavioral

B002	Adaptability	4
B004	Business Ethics	4
B005	Coaching and Developing Others	4
B006	Comfortable with Ambiguity	4
B007	Commitment and Accountability	3
B011	Empathy	4
B012	Entrepreneurial Mindset	4
B013	Global Perspective	4
B014	Influence	3
B015	Leading Change	4
B017	Negotiation and Persuasion Skills	3
B018	People Management	4
B019	Problem Solving	4
B021	Strategic Thinking	4
B022	Teamwork	4

Job Family and Job Roles Breakdown



Job Family Code

BC





Job Family


Bancassurance


Job role rank	Job role code	Job role	Page
5	BC50	Head of Bancassurance	250
4	BC40	Bancassurance Manager	251
2	BC20	Bancassurance Sales Specialist	252

Job Role

 Job family code **BC**

 Job family title **Bancassurance**

 Job role code **BC50**

 Job role title **Head of Bancassurance**

Accountabilities

- Develop and lead the organization’s bancassurance strategy, aligning with business objectives and customer needs.
- Oversee partnerships with insurance providers, ensuring seamless collaboration and value delivery to customers.
- Manage the design and implementation of integrated financial solutions that combine banking and insurance products.
- Monitor the performance of bancassurance products, recommending improvements and new offerings to drive growth.
- Ensure compliance with regulatory frameworks for both banking and insurance operations.
- Collaborate with leadership to integrate bancassurance strategies into the organization’s overall distribution channels.

Skills

Technical

T002	Claims Handling	5	TI124	Regulatory Knowledge (Banking Sector)	5
T003	Claims Investigation	5	TI130	Client Acquisition	4
T004	Claims Management	5	TI131	Contract Management	5
T006	Underwriting Analysis and Risk Evaluation	5	TI132	Sales	5
T007	Underwriting portfolio management	5			
T008	Underwriting Software and Tools Application	5			
T010	Budgeting	5			
T020	Planning	5			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T067	Financial Literacy	3			
T085	Marketing Practice	5			
TI103	Product Knowledge / Advisory (Banking Sector)	5			
TI114	Stakeholder Management	5			

Behavioral

B001	Achievement Orientation	4	B021	Strategic Thinking	5
B002	Adaptability	5	B022	Teamwork	5
B004	Business Ethics	5			
B005	Coaching and Developing Others	5			
B006	Comfortable with Ambiguity	5			
B008	Communication Skills	4			
B011	Empathy	5			
B012	Entrepreneurial Mindset	5			
B013	Global Perspective	5			
B014	Influence	4			
B015	Leading Change	5			
B017	Negotiation and Persuasion Skills	4			
B018	People Management	5			
B019	Problem Solving	5			

Job Role

Job family code **BC**

Job family title **Bancassurance**

Job role code **BC40**

Job role title **Bancassurance Manager**

Accountabilities

- Manage the day-to-day operations of bancassurance partnerships, ensuring smooth delivery of products and services.
- Develop product offerings that align with customer needs, combining banking and insurance solutions.
- Monitor the performance of bancassurance sales channels and implement strategies to enhance productivity.
- Collaborate with internal teams and external partners to coordinate marketing efforts for bancassurance products.
- Ensure regulatory compliance and address operational risks associated with bancassurance activities.
- Provide regular reports to leadership on partnership performance and customer feedback.

Skills


Technical


T002	Claims Handling	4	TI124	Regulatory Knowledge (Banking Sector)	4
T003	Claims Investigation	4	TI130	Client Acquisition	3
T004	Claims Management	4	TI131	Contract Management	4
T006	Underwriting Analysis and Risk Evaluation	4	TI132	Sales	4
T007	Underwriting portfolio management	4			
T008	Underwriting Software and Tools Application	4			
T010	Budgeting	4			
T020	Planning	4			
T028	Cyber Security	3			
T034	Digital Literacy	3			
T046	Machine Learning and AI	3			
T067	Financial Literacy	3			
T085	Marketing Practice	4			
TI103	Product Knowledge / Advisory (Banking Sector)	4			
TI114	Stakeholder Management	4			


Behavioral


B001	Achievement Orientation	3	B021	Strategic Thinking	4
B002	Adaptability	4	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B014	Influence	3			
B015	Leading Change	4			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role

 Job family code **BC**

 Job family title **Bancassurance**

 Job role code **BC20**

 Job role title **Bancassurance Sales Specialist**

Accountabilities

- Promote and sell bancassurance products to customers through the organization’s distribution channels.
- Provide tailored financial advice that incorporates both banking and insurance solutions to meet customer needs.
- Collaborate with branch staff and insurance partners to ensure seamless product delivery and customer service.
- Maintain up-to-date knowledge of bancassurance products and market trends.
- Track sales performance and customer satisfaction, providing feedback to managers for continuous improvement.
- Ensure compliance with sales policies and regulatory requirements during customer interactions.

Skills

Technical

T002	Claims Handling	2	TI131	Contract Management	2
T003	Claims Investigation	2	TI132	Sales	2
T004	Claims Management	2			
T006	Underwriting Analysis and Risk Evaluation	2			
T007	Underwriting portfolio management	2			
T008	Underwriting Software and Tools Application	2			
T028	Cyber Security	2			
T034	Digital Literacy	2			
T046	Machine Learning and AI	2			
T067	Financial Literacy	2			
T085	Marketing Practice	2			
TI103	Product Knowledge / Advisory (Banking Sector)	2			
TI114	Stakeholder Management	2			
TI124	Regulatory Knowledge (Banking Sector)	2			
TI130	Client Acquisition	1			

Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B014	Influence	1
B017	Negotiation and Persuasion Skills	1

Job Family and Job Roles Breakdown



Job Family Code

SL




Job Family


Corporate Secretarial Services

Job role rank	Job role code	Job role	Page
4	SL40	Corporate Secretarial Manager	254
1	SL10	Administrative Support Assistant	255

Job Role

 Job family code **SL**

 Job family title **Corporate Secretarial Services**

 Job role code **SL40**

 Job role title **Corporate Secretarial Manager**

Accountabilities

- Manage corporate secretarial functions, ensuring compliance with governance frameworks and statutory requirements.
- Organize and facilitate board meetings, including the preparation of agendas, minutes, and board resolutions.
- Maintain statutory records, ensuring accuracy and timely updates in alignment with regulatory requirements.
- Monitor and support compliance with corporate governance practices across the organization.
- Advise the leadership team on governance matters and regulatory changes.
- Coordinate with external stakeholders and regulators to ensure smooth governance processes.

Skills

Technical

TO10	Budgeting	4
TO17	Legal Practice	3
TO20	Planning	4
TO28	Cyber Security	3
TO29	Data Collection and Analysis	3
TO34	Digital Literacy	3
TO46	Machine Learning and AI	3
TO67	Financial Literacy	3
TO77	Research	3
TI03	Product Knowledge / Advisory (Banking Sector)	4
TI14	Stakeholder Management	3
TI24	Regulatory Knowledge (Banking Sector)	4
TI29	Technical Writing	3
TI31	Contract Management	3

Behavioral

B001	Achievement Orientation	3	B019	Problem Solving	4
B002	Adaptability	4	B021	Strategic Thinking	4
B003	Attention to Details	3	B022	Teamwork	4
B004	Business Ethics	4			
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B007	Commitment and Accountability	3			
B008	Communication Skills	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			

Job Role

Job family code	SL	Job family title	Corporate Secretarial Services	Job role code	SL10	Job role title	Administrative Support Assistant
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Accountabilities

- Provide administrative support to the legal and corporate secretarial teams, including document management and filing.
- Assist in organizing meetings, preparing agendas, and distributing meeting minutes.
- Maintain statutory records and ensure timely updates as required by governance frameworks.
- Coordinate communications between internal teams and external stakeholders.
- Perform general office duties, including scheduling, data entry, and correspondence, to ensure smooth operations

Skills



Technical

T028	Cyber Security	
T029	Data Collection and Analysis	
T034	Digital Literacy	
T046	Machine Learning and AI	
T067	Financial Literacy	
T077	Research	
T103	Product Knowledge / Advisory (Banking Sector)	
T114	Stakeholder Management	
T124	Regulatory Knowledge (Banking Sector)	
T129	Technical Writing	
T131	Contract Management	

Behavioral


B001	Achievement Orientation	
B002	Adaptability	
B003	Attention to Details	
B004	Business Ethics	
B006	Comfortable with Ambiguity	
B007	Commitment and Accountability	
B008	Communication Skills	
B011	Empathy	
B012	Entrepreneurial Mindset	
B013	Global Perspective	
B020	Self-Development	


Job Family and Job Roles Breakdown


 Job Family Code **RG**
 Job Family **Relationship Management**

Job role rank	Job role code	Job role	Page
5	RG50	Head of Relationship Management	257
4	RG40	Relationship Management Team Lead	258
3	RG30	Senior Relationship Management Specialist	259
2	RG20	Relationship Management Specialist	260
1	RG10	Associate Relationship Manager	261

Job Role Profile

 Job family code **RG**

 Job family title **Relationship Management**

 Job role code **RG50**

 Job role title **Head of Relationship 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 relationship management function.
- Approve and ensure implementation of relationship management policies and procedures and ensure efficiency.
- Manage relationship management function and ensures its compliance to regulatory requirements as well as market Standards.
- Manage and monitor relationship management function budget for cost efficiency.
- Manage internal and external relationships and represent the organisation in matters related to the function.
- Serve as a key representative to top-tier clients (major corporations, institutional investors, government agencies), cultivating executive-level relationships and partnerships.
- Collaborate with the Board of Directors, C-suite, and other executive leaders on strategic client initiatives, large-scale transactions, or new market entry.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T010	Budgeting	5	T107	Product Management	4
T012	Business Management	4	T110	Customer Acceptance Checking and On boarding	5
T014	Knowledge of Accounting	4	T111	Customer Focus	5
T015	Knowledge of the Economy	4	T112	Customer Management	5
T020	Planning	5	T113	Relationship Management	5
T023	Strategy Formulation	4	T114	Stakeholder Management	5
T028	Cyber Security	3	T124	Regulatory Knowledge (Banking Sector)	5
T034	Digital Literacy	3	T130	Client Acquisition	5
T046	Machine Learning and AI	3	T131	Contract Management	5
T055	Business Acumen	4	T132	Sales	5
T067	Financial Literacy	5			
T072	Investment Advisory	5			
T073	Investment Analysis	5			
T077	Research	5			
T103	Product Knowledge / Advisory (Banking Sector)	5			


Behavioral


B002	Adaptability	5
B004	Business Ethics	5
B005	Coaching and Developing Others	5
B006	Comfortable with Ambiguity	5
B010	Decision Making	4
B011	Empathy	5
B012	Entrepreneurial Mindset	5
B013	Global Perspective	5
B014	Influence	4
B015	Leading Change	5
B017	Negotiation and Persuasion Skills	4
B018	People Management	5
B019	Problem Solving	5
B021	Strategic Thinking	5
B022	Teamwork	5

Job Role Profile

 Job family code **RG**

 Job family title **Relationship Management**

 Job role code **RG40**

 Job role title **Relationship Management Team Lead**

Accountabilities

- Define and execute a regional or departmental strategy for client acquisition, retention, and revenue growth, monitoring performance metrics for the Relationship Management team.
- Recruit, train, and develop relationship managers, ensuring they possess the skills and product knowledge to meet client needs, conducting regular performance reviews, provide feedback, and set developmental goals for team members.
- Liaise with product development, credit risk, underwriting, legal, and operations teams to refine offerings and ensure seamless service delivery, manage escalations from clients or relationship managers, ensuring swift and effective resolution.
- Track regional financial market trends, competitor strategies, and regulatory changes (e.g., new insurance mandates, credit guidelines).
- Intervene in high-stakes negotiations or significant client dispute and coordinate with senior management and compliance officers on risk assessment and policy adherence.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T010	Budgeting	4	TI12	Customer Management	4
T014	Knowledge of Accounting	3	TI13	Relationship Management	4
T015	Knowledge of the Economy	3	TI14	Stakeholder Management	4
T020	Planning	4	TI24	Regulatory Knowledge (Banking Sector)	4
T028	Cyber Security	3	TI30	Client Acquisition	4
T034	Digital Literacy	3	TI31	Contract Management	4
T046	Machine Learning and AI	3	TI32	Sales	4
T067	Financial Literacy	4			
T072	Investment Advisory	4			
T073	Investment Analysis	4			
T077	Research	4			
TI103	Product Knowledge / Advisory (Banking Sector)	4			
TI107	Product Management	3			
TI110	Customer Acceptance Checking and On boarding	4			
TI111	Customer Focus	4			


Behavioral

B002	Adaptability	4	B021	Strategic Thinking	4
B004	Business Ethics	4	B022	Teamwork	4
B005	Coaching and Developing Others	4			
B006	Comfortable with Ambiguity	4			
B008	Communication Skills	3			
B010	Decision Making	3			
B011	Empathy	4			
B012	Entrepreneurial Mindset	4			
B013	Global Perspective	4			
B015	Leading Change	4			
B016	Motivation	3			
B017	Negotiation and Persuasion Skills	3			
B018	People Management	4			
B019	Problem Solving	4			

Job Role Profile

 Job family code **RG**

 Job family title **Relationship Management**

 Job role code **RG30**

 Job role title **Senior Relationship Management Specialist**

Accountabilities

- Handle a more complex or valuable portfolio, often involving high-net-worth individuals, large corporations, or institutional investors.
- Provide tailored, in-depth financial strategies that may include structured finance, advanced investment vehicles, or specialized insurance packages.
- Lead negotiations on large or complex deals (e.g., commercial loans, mergers & acquisitions financing, sophisticated risk coverage).
- Offer strategic advice that aligns with client business models, growth plans, and risk appetites.
- Identify new business opportunities through professional networks, industry events, and referrals.
- Assist in shaping product strategy by relaying client feedback on emerging needs or market gaps.
- Stay updated on regulations (Basel III for banks, solvency rules for insurers, capital market disclosures, etc.)
- Analyze client creditworthiness, liquidity, or insurance underwriting data to mitigate risk while maintaining profitability.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T014	Knowledge of Accounting	2	T114	Stakeholder Management	3
T015	Knowledge of the Economy	2	T124	Regulatory Knowledge (Banking Sector)	3
T028	Cyber Security	2	T130	Client Acquisition	3
T034	Digital Literacy	2	T131	Contract Management	3
T046	Machine Learning and AI	2	T132	Sales	3
T067	Financial Literacy	3			
T072	Investment Advisory	3			
T073	Investment Analysis	3			
T077	Research	3			
T103	Product Knowledge / Advisory (Banking Sector)	3			
T107	Product Management	2			
T110	Customer Acceptance Checking and On boarding	3			
T111	Customer Focus	3			
T112	Customer Management	3			
T113	Relationship Management	3			


Behavioral

B001	Achievement Orientation	2
B002	Adaptability	3
B004	Business Ethics	3
B006	Comfortable with Ambiguity	3
B007	Commitment and Accountability	2
B008	Communication Skills	2
B009	Creativity and Innovativeness	2
B011	Empathy	3
B012	Entrepreneurial Mindset	3
B013	Global Perspective	3
B016	Motivation	2
B017	Negotiation and Persuasion Skills	2
B020	SelfDevelopment	2

Job Role Profile

 Job family code **RG**

 Job family title **Relationship Management**

 Job role code **RG20**

 Job role title **Relationship Management Specialist**

Accountabilities

- Oversee a portfolio of clients, acting as their primary point of contact for day-to-day needs, product inquiries, issue resolution and track client activity to identify potential risks, cross-sell opportunities, and upsell strategies.
- Proactively assess client goals (e.g., financing needs, wealth protection, capital market investments), recommend suitable solutions and collaborate with product and underwriting teams to customize offerings that fit client profiles.
- Achieve individual sales and retention targets by promoting relevant services across banking, insurance, or investment lines, fostering client loyalty by providing regular check-ins, performance reviews (for investments), and product updates.
- Conduct in-depth client onboarding, ensuring compliance with internal policies and external regulations (e.g., identity verification) and monitor client satisfaction to enhance retention, addressing concerns promptly and effectively.
- Maintain updated client interaction logs and prepare periodic reports for management on portfolio performance and challenges and coordinate with cross-functional teams to ensure seamless client experiences (e.g., timely loan approvals, swift claim settlements).

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills


Technical


T014	Knowledge of Accounting	1	TI14	Stakeholder Management	2
T015	Knowledge of the Economy	1	TI24	Regulatory Knowledge (Banking Sector)	2
T028	Cyber Security	2	TI30	Client Acquisition	2
T034	Digital Literacy	2	TI31	Contract Management	2
T046	Machine Learning and AI	2	TI32	Sales	2
T067	Financial Literacy	2			
T072	Investment Advisory	2			
T073	Investment Analysis	2			
T077	Research	2			
TI03	Product Knowledge / Advisory (Banking Sector)	2			
TI07	Product Management	1			
TI10	Customer Acceptance Checking and On boarding	2			
TI11	Customer Focus	2			
TI12	Customer Management	2			
TI13	Relationship Management	2			


Behavioral

B001	Achievement Orientation	1
B002	Adaptability	2
B003	Attention to Details	1
B004	Business Ethics	2
B006	Comfortable with Ambiguity	2
B008	Communication Skills	1
B011	Empathy	2
B012	Entrepreneurial Mindset	2
B013	Global Perspective	2
B017	Negotiation and Persuasion Skills	1
B020	Self-Development	1

Job Role Profile

 Job family code **RG**

 Job family title **Relationship Management**

 Job role code **RG10**

 Job role title **Associate Relationship Manager**

Accountabilities

- Provide administrative support to senior relationship managers (RMs) through document preparation, appointment scheduling, and client follow-up, maintaining updated records within CRM systems, ensuring that client data is accurate and complete.
- Conduct basic research on market trends, client profiles, and competitor offerings in banking, financing, insurance, and capital markets and compile data in easily accessible formats (reports, presentations).
- Begin building foundational knowledge of financial products—such as loans, investment options, insurance policies, and capital market instruments, stay updated on company offerings and compliance procedures.
- Support completion of Know Your Customer (KYC) and Anti-Money Laundering (AML) checks by collecting relevant client documents and ensure all required compliance steps are followed before account onboarding or transaction execution.
- Act as a liaison between internal teams (operations, legal, credit, underwriting) to help resolve basic client questions or service requests and escalate issues to senior relationship managers as needed, maintaining high-quality customer service standards.

Qualifications

- Retail Banking Foundations - Fourth Edition
- Foreign Exchange Professional Exam - Third Edition
- Credit Advisor Professional Exam - Fourth Edition

Skills

Technical

T014	Knowledge of Accounting		T114	Stakeholder Management	
T015	Knowledge of the Economy		T124	Regulatory Knowledge (Banking Sector)	
T028	Cyber Security		T130	Client Acquisition	
T034	Digital Literacy		T131	Contract Management	
T046	Machine Learning and AI		T132	Sales	
T067	Financial Literacy				
T072	Investment Advisory				
T073	Investment Analysis				
T077	Research				
T103	Product Knowledge / Advisory (Banking Sector)				
T107	Product Management				
T110	Customer Acceptance Checking and On boarding				
T111	Customer Focus				
T112	Customer Management				
T113	Relationship Management				

Behavioral

B001	Achievement Orientation	
B002	Adaptability	
B003	Attention to Details	
B004	Business Ethics	
B006	Comfortable with Ambiguity	
B007	Commitment and Accountability	
B008	Communication Skills	
B011	Empathy	
B012	Entrepreneurial Mindset	
B013	Global Perspective	
B020	Self-Development	



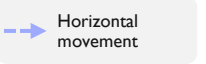
Career Pathways



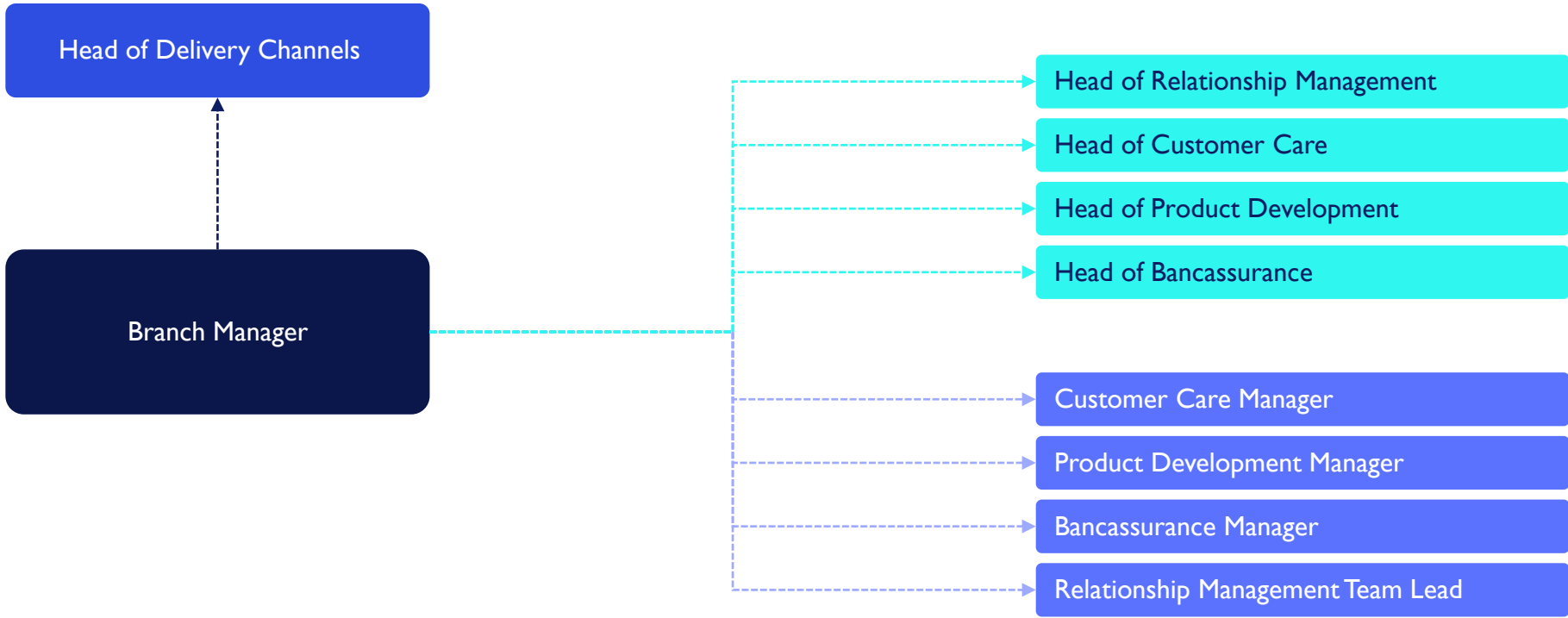
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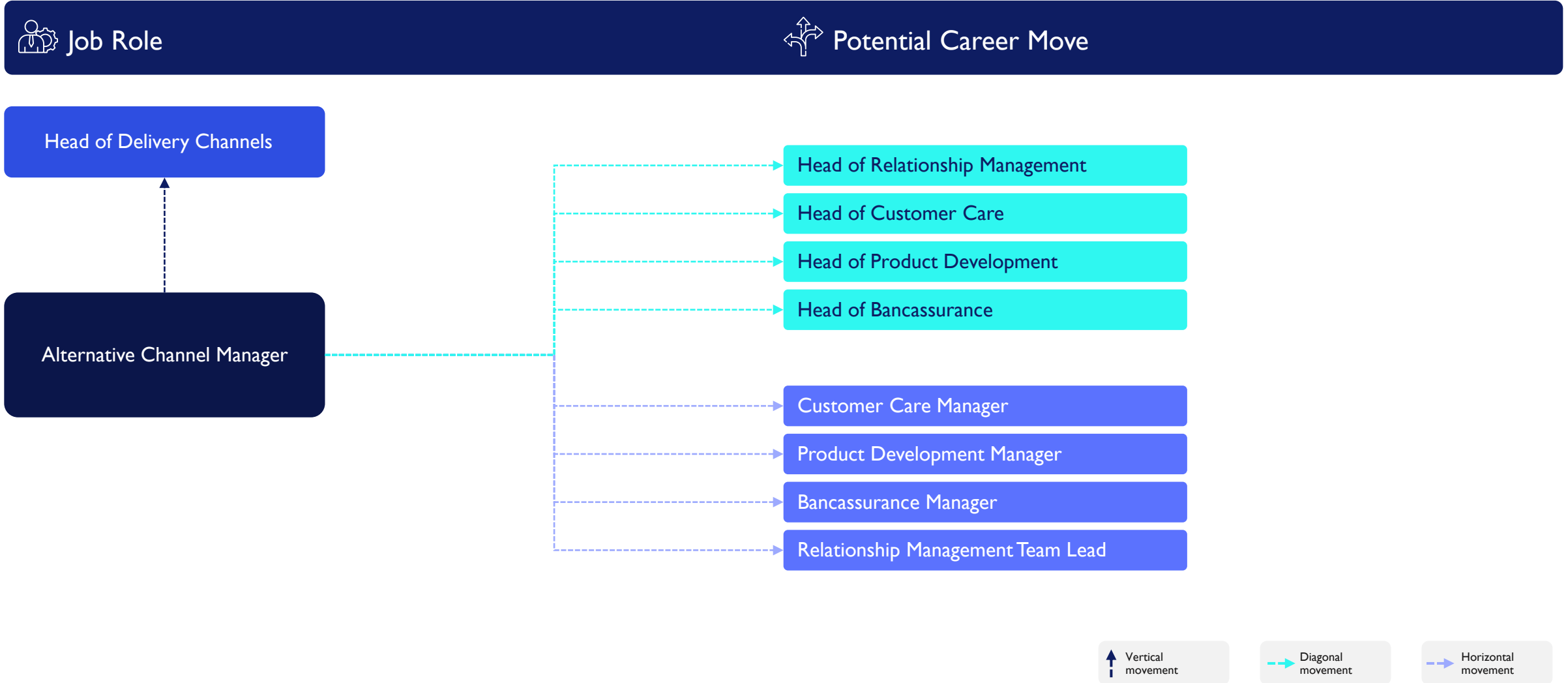
Delivery Channels (1/7)



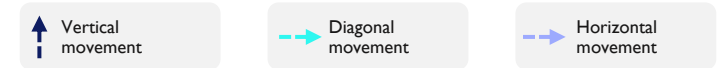
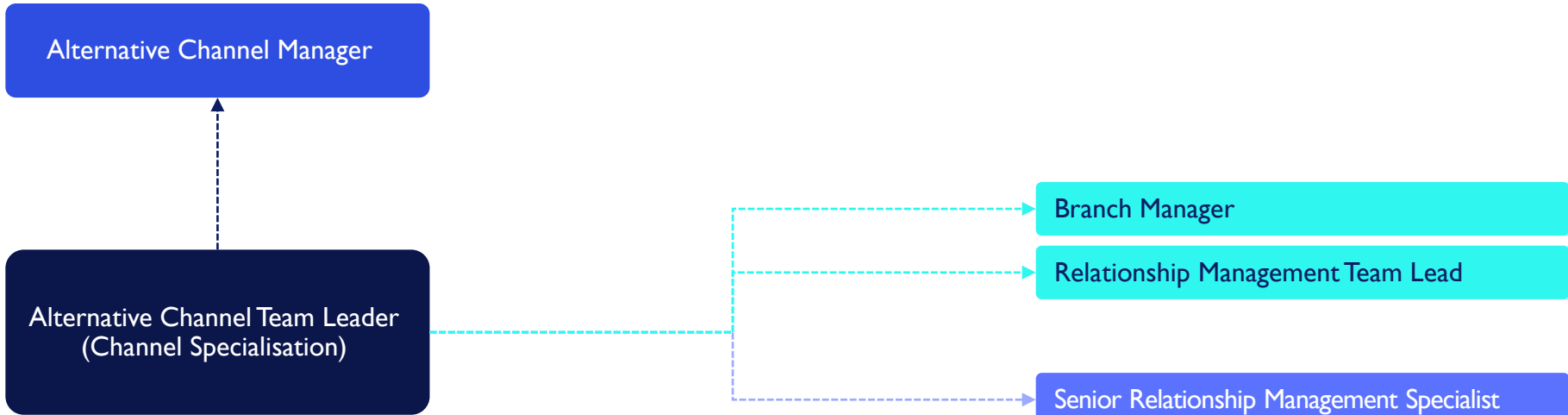
Delivery Channels (2/7)



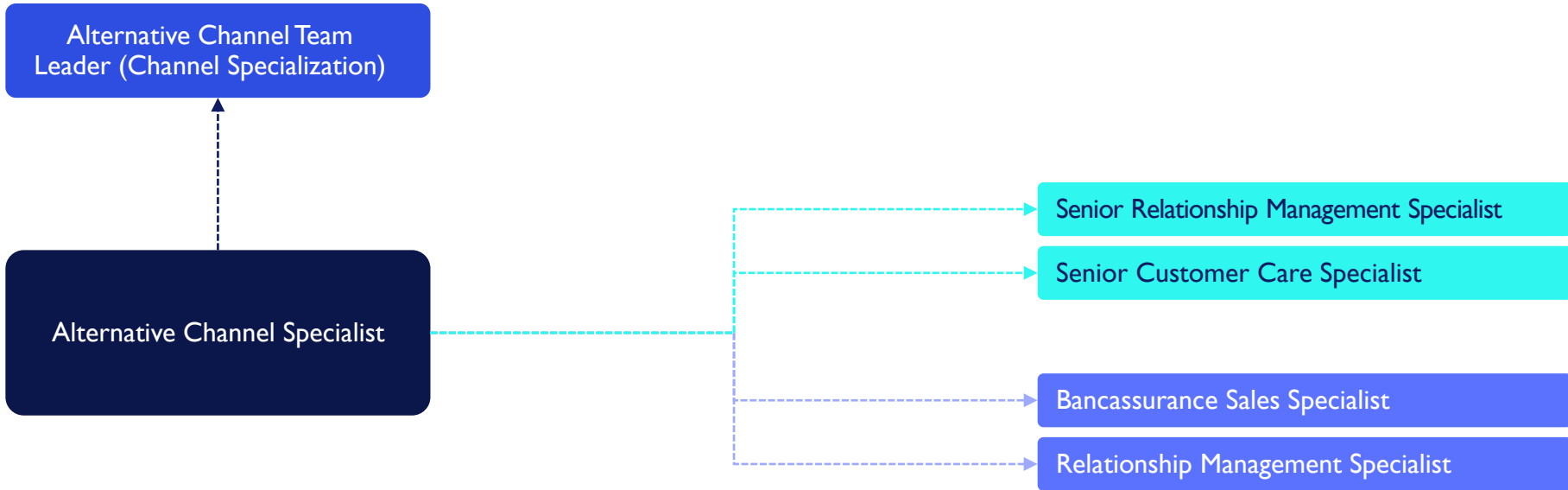
Delivery Channels (3/7)



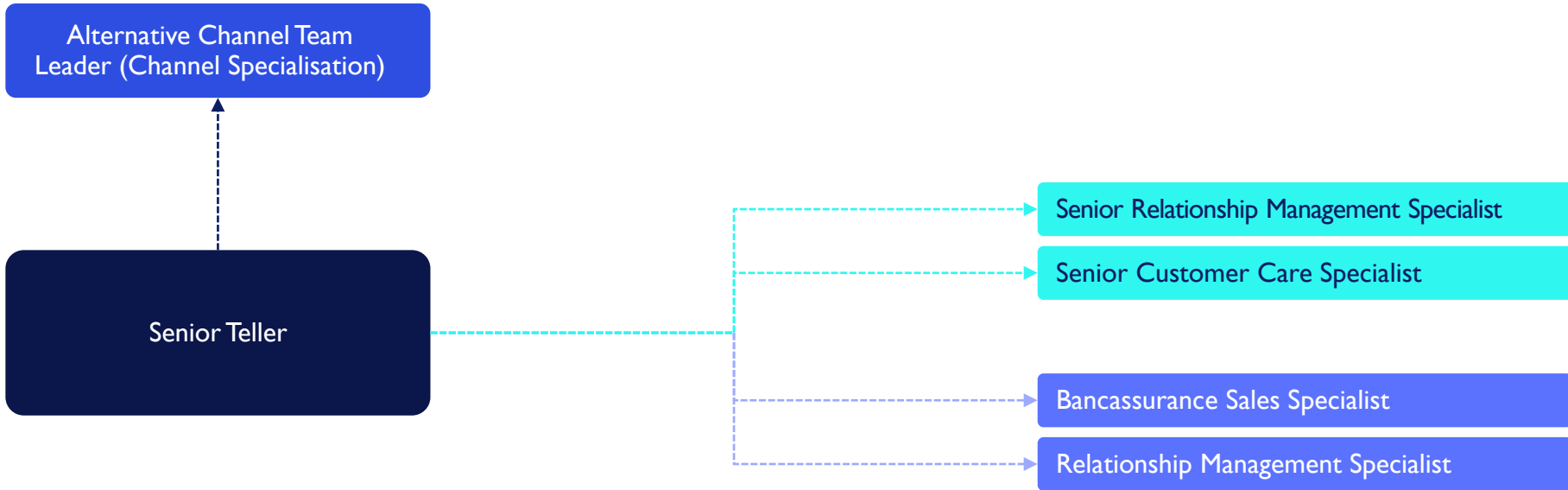
Delivery Channels (4/7)



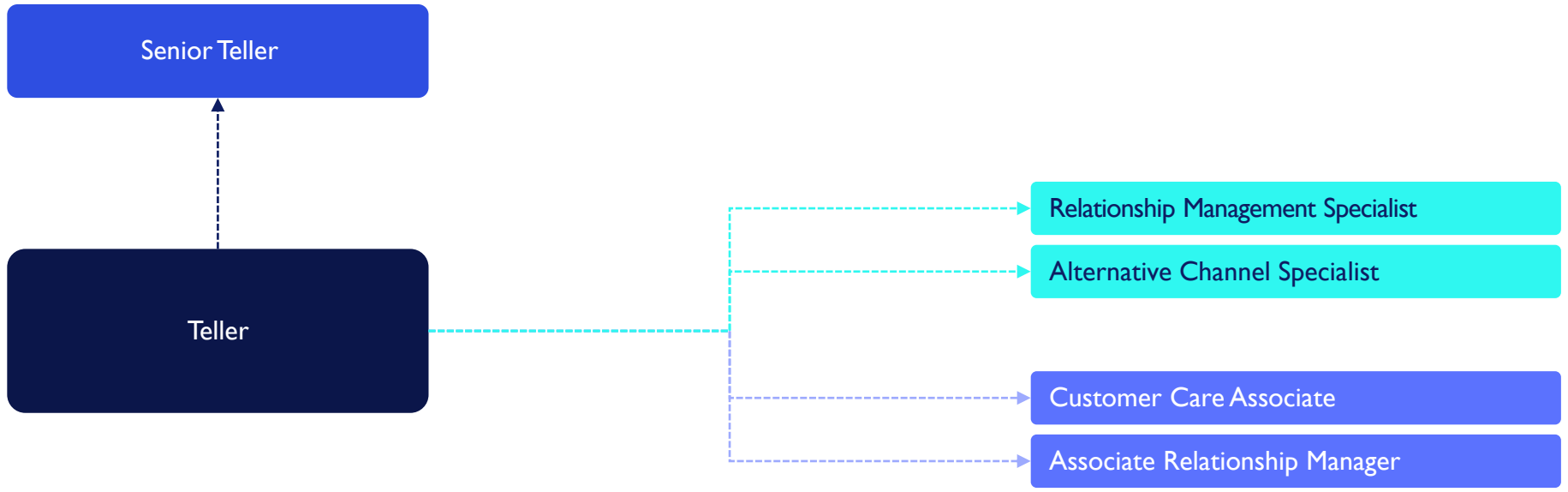
Delivery Channels (5/7)



Delivery Channels (6/7)



Delivery Channels (7/7)




Banking Operations (1/5)

 Job Role


 Potential Career Move

Head of Banking Operations

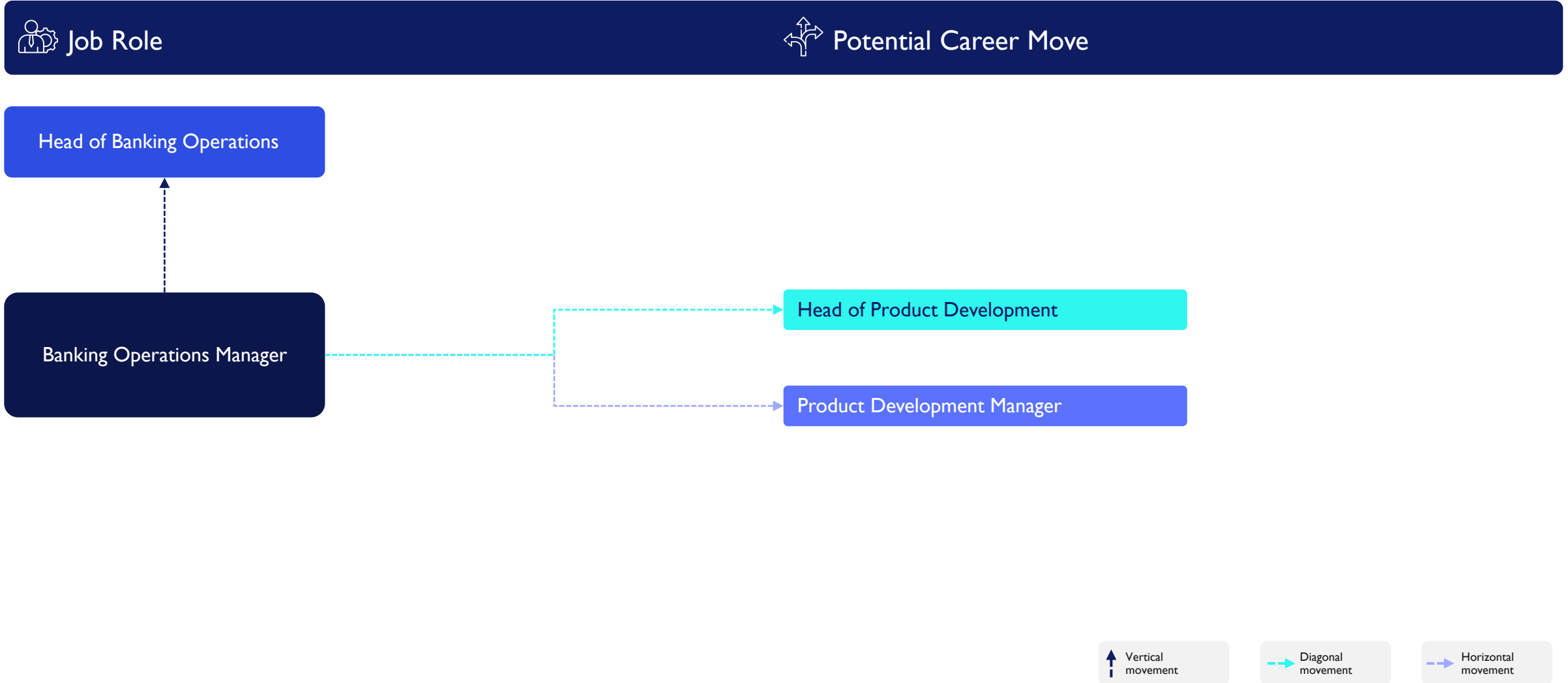
Head of Product Development

 Vertical movement

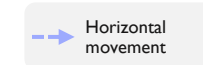
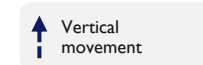
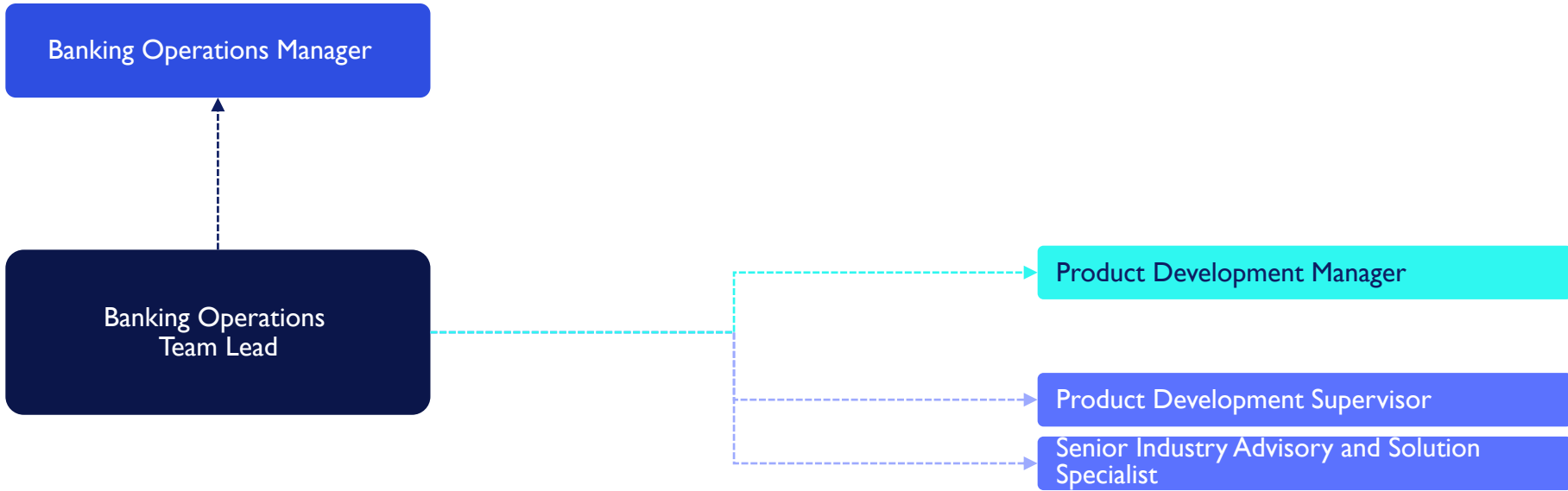
 Diagonal movement

 Horizontal movement

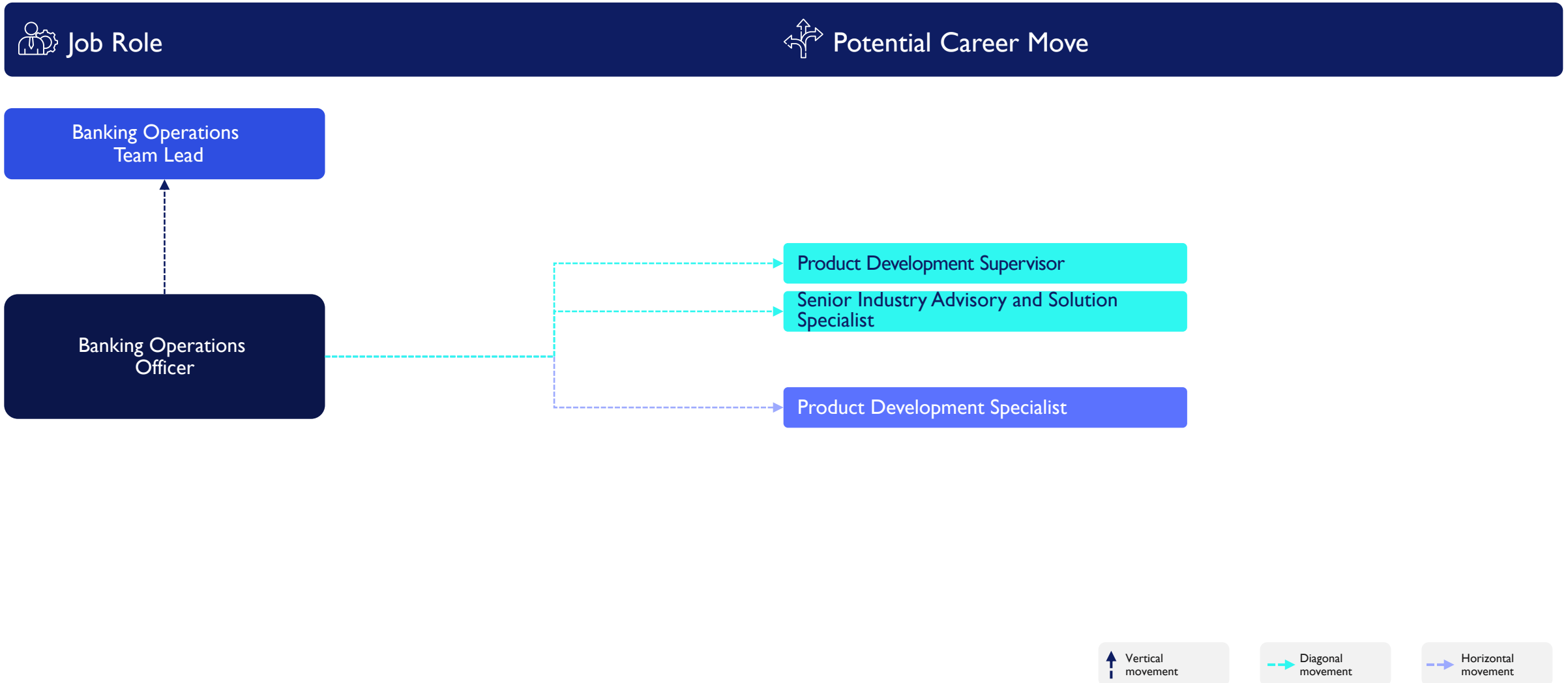
Banking Operations (2/5)



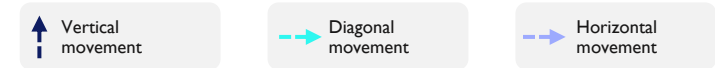
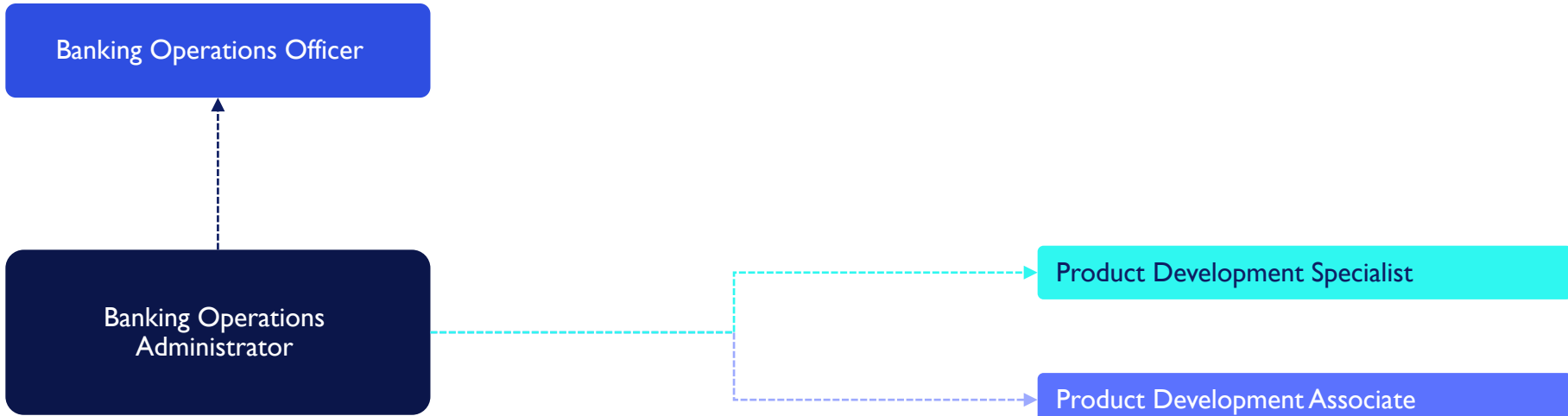
Banking Operations (3/5)



Banking Operations (4/5)



Banking Operations (5/5)




Credit (1/5)


 Job Role

 Potential Career Move

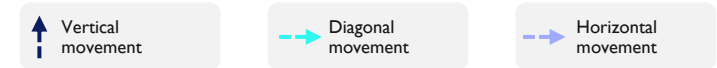
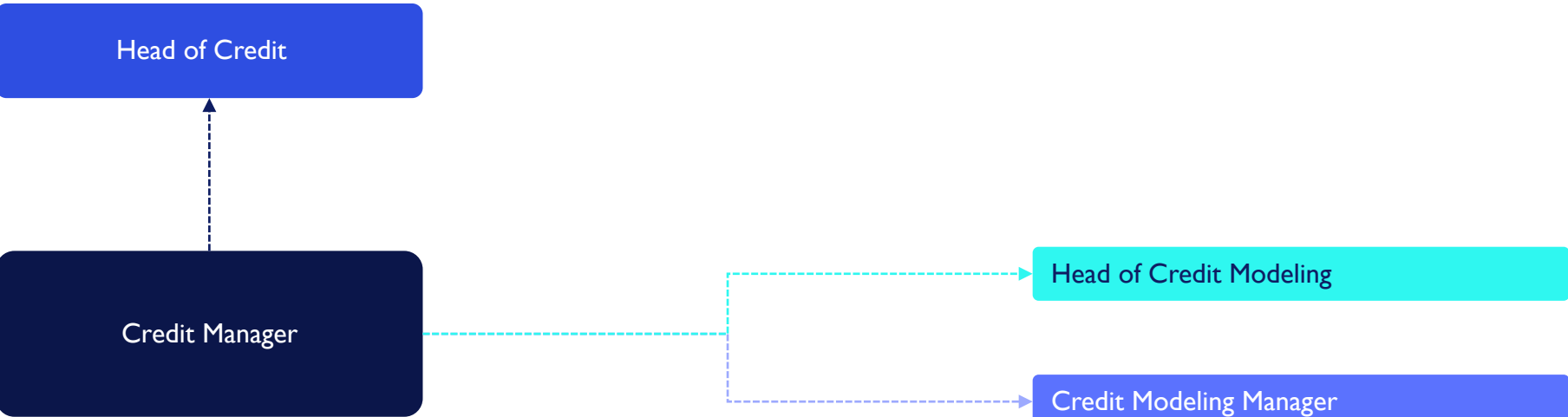
Head of Credit

 Vertical movement

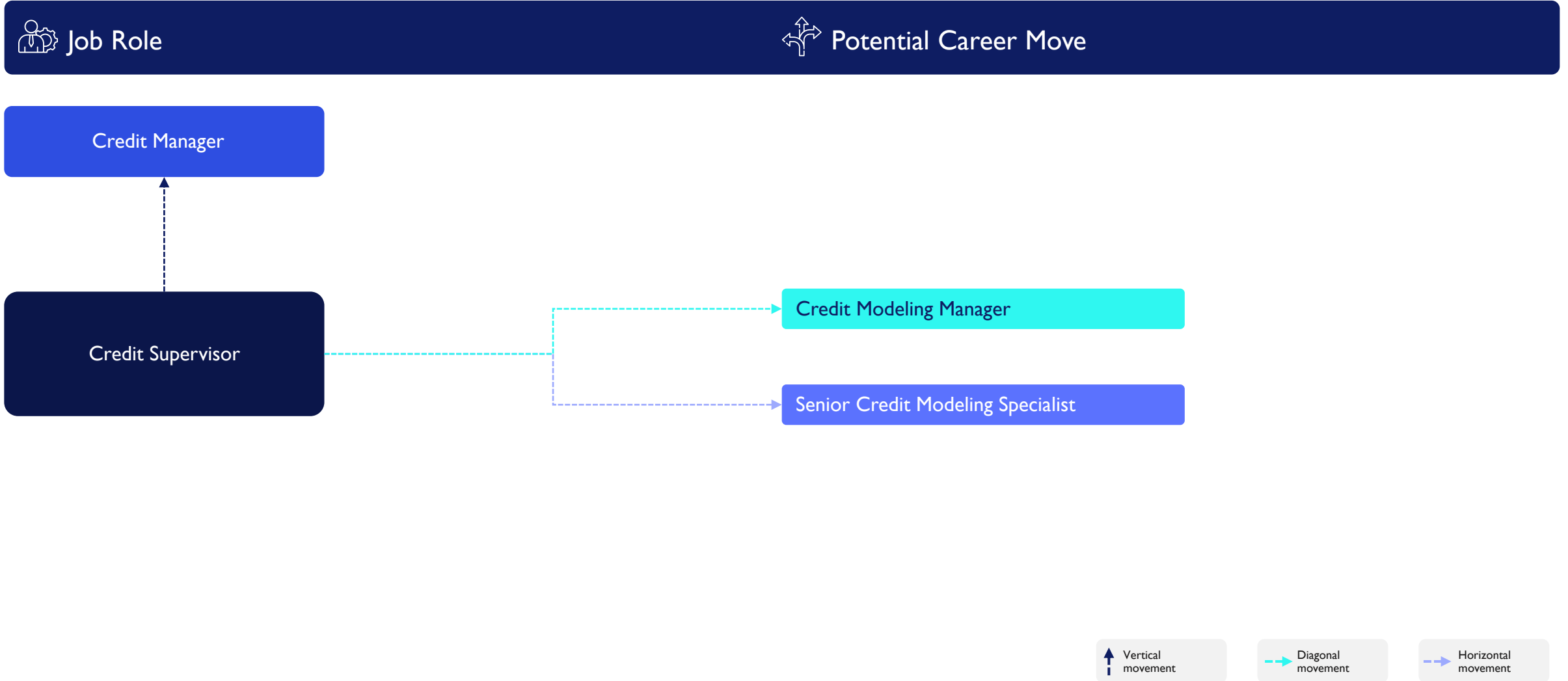
 Diagonal movement

 Horizontal movement

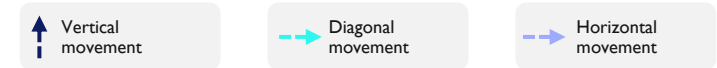
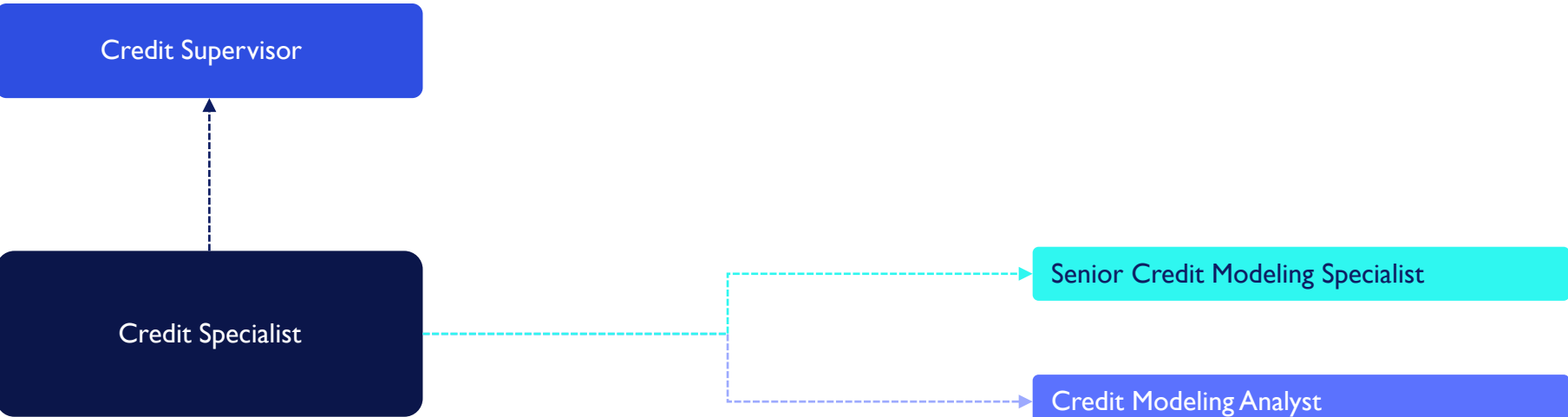
 Job Role  Potential Career Move



Credit (3/5)



 Job Role  Potential Career Move



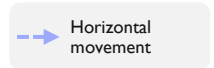
Credit (5/5)



Credit Specialist

Credit Administrator

Credit Modeling Analyst




Collection and Recovery (1/4)


 Job Role

 Potential Career Move

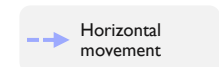
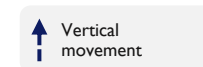
Head of Credit

 Vertical movement

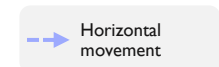
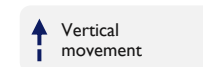
 Diagonal movement

 Horizontal movement

Collection and Recovery (2/4)



Collection and Recovery (3/4)

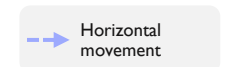
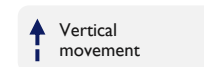


Collection and Recovery (4/4)



Senior Collection Specialist

Collection Officer




Treasury (1/5)

 Job Role


 Potential Career Move

Head of Treasury

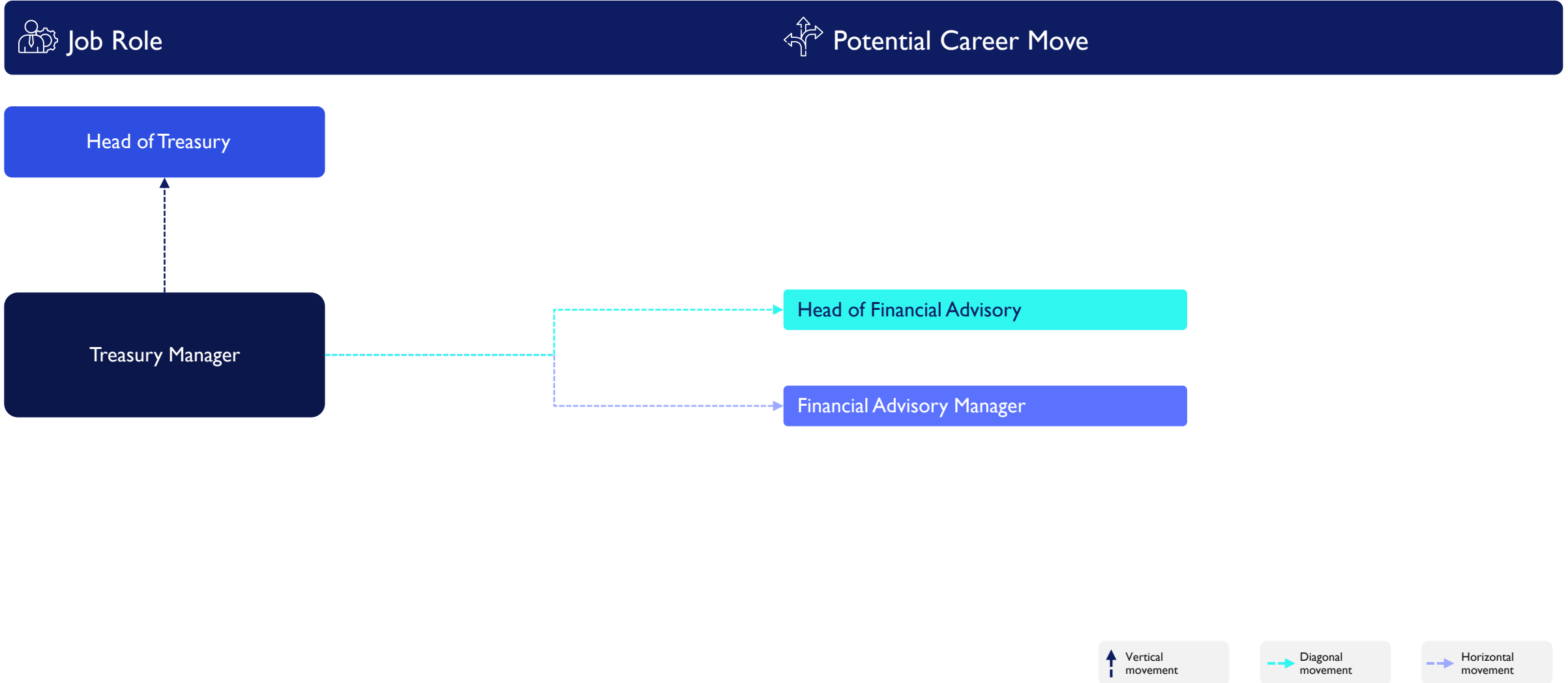
Head of Financial Advisory

 Vertical movement

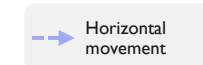
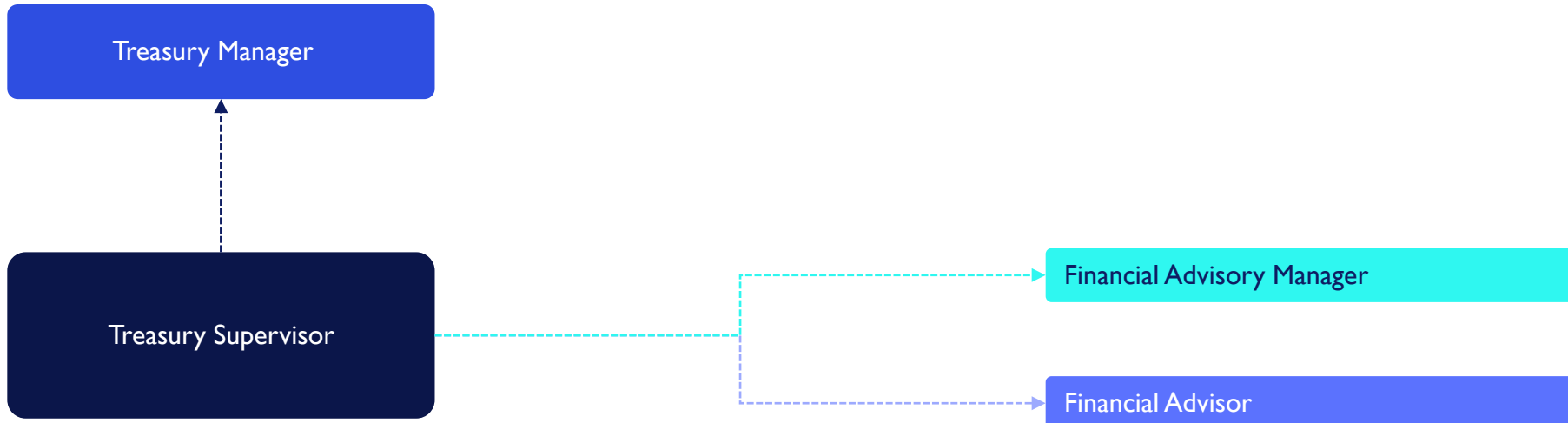
 Diagonal movement

 Horizontal movement

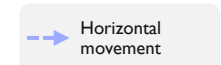
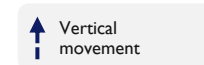
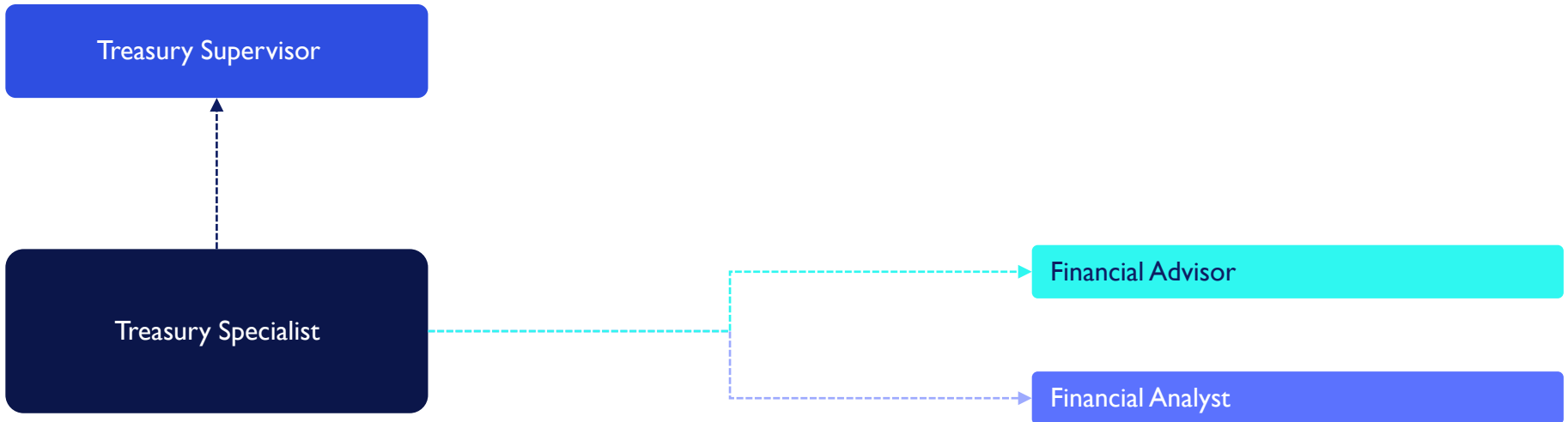
Treasury (2/5)



Treasury (3/5)



Treasury (4/5)

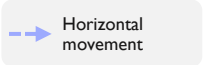


 Job Role  Potential Career Move

Treasury Specialist

Cash Flow Associate

Financial Analyst



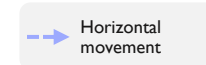
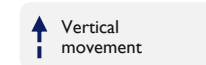
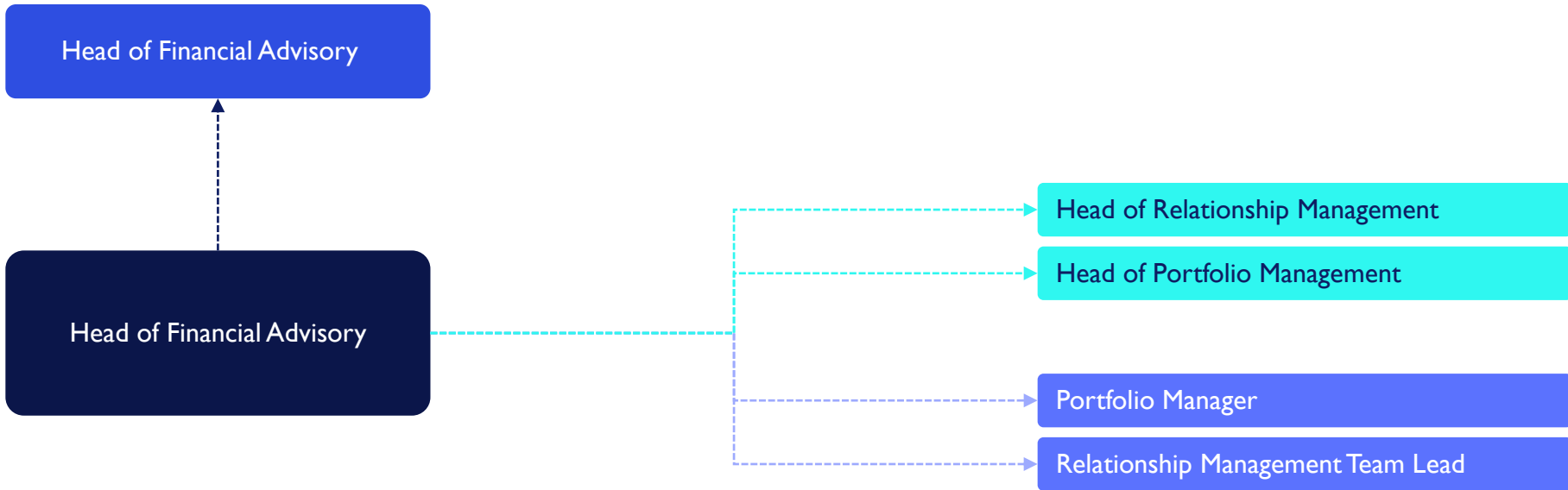
Financial Advisory (1/4)

 Job Role  Potential Career Move

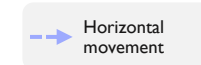
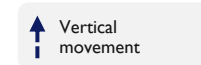
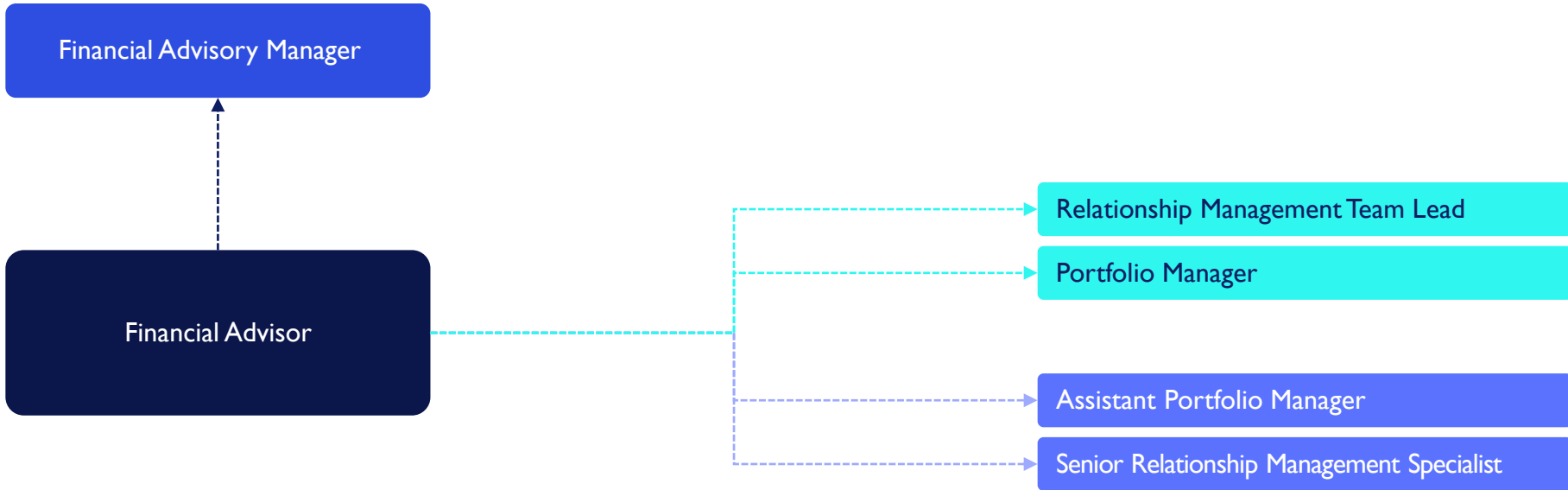


 Vertical movement  Diagonal movement  Horizontal movement

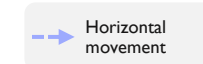
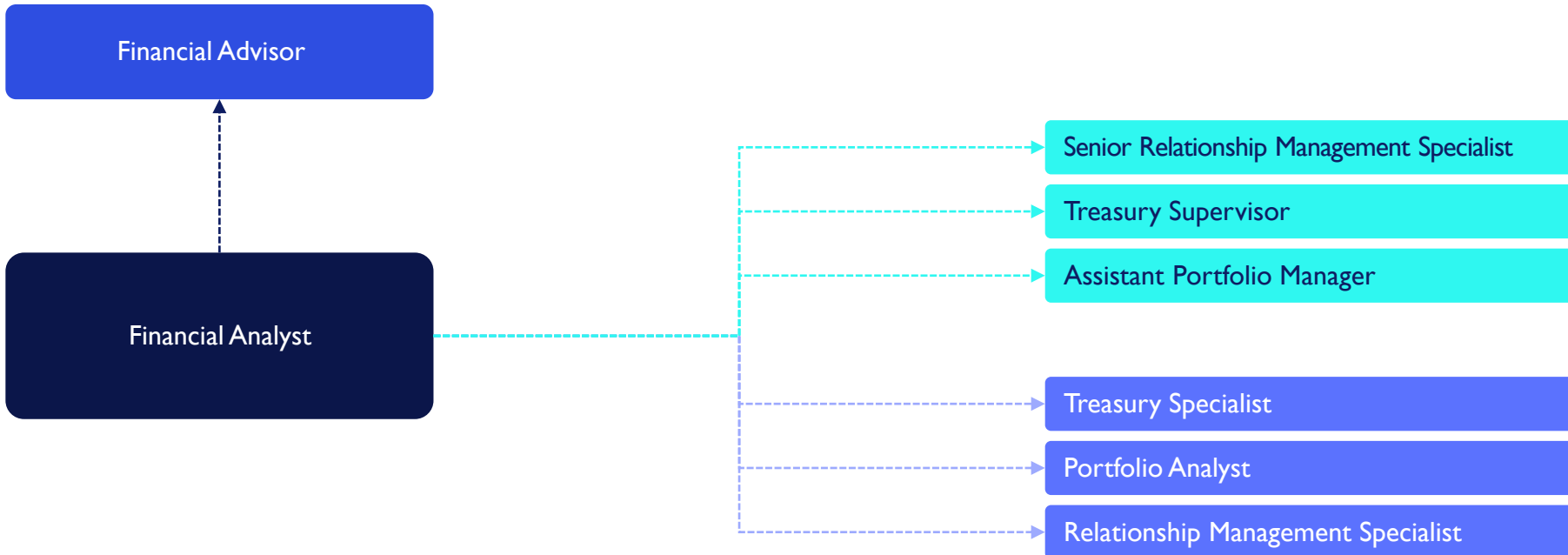
Financial Advisory (2/4)



Financial Advisory (3/4)



Financial Advisory (4/4)



Portfolio Management (1/4)

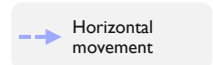
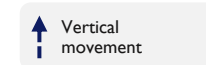
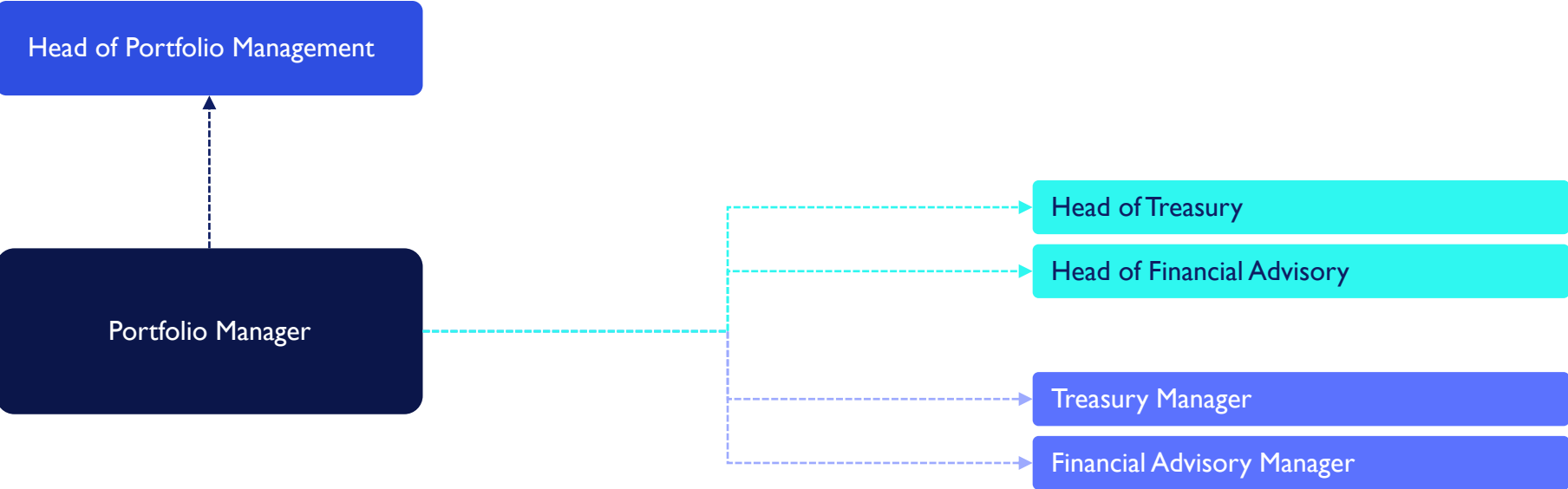


↑ Vertical movement

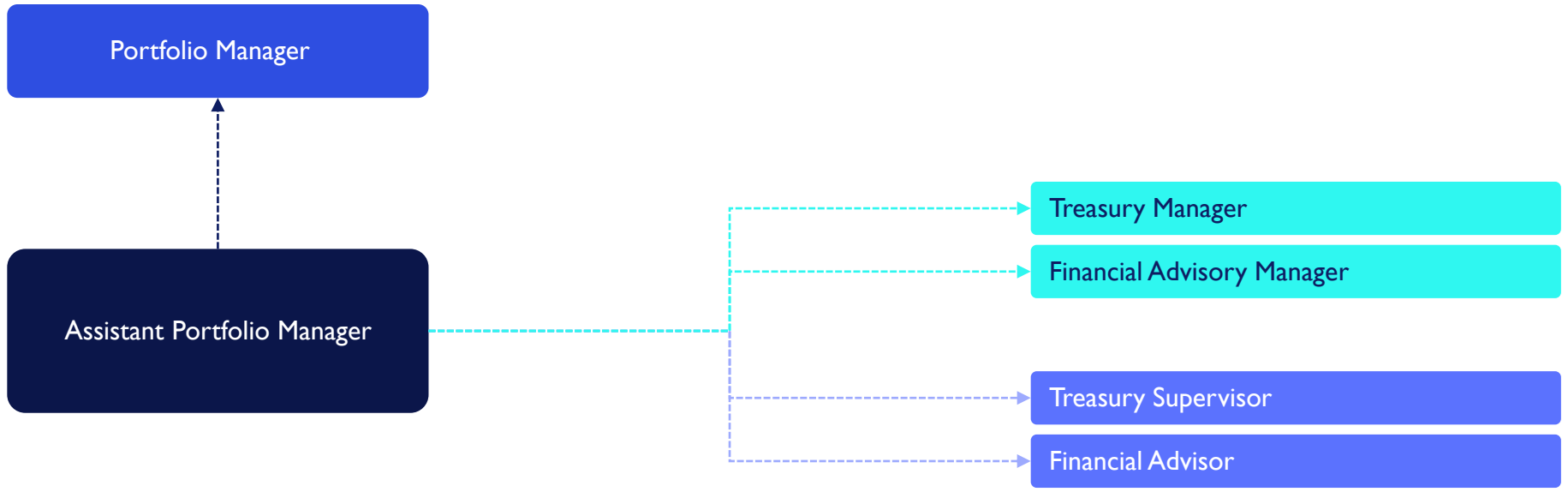
↗ Diagonal movement

→ Horizontal movement

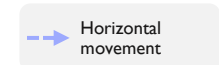
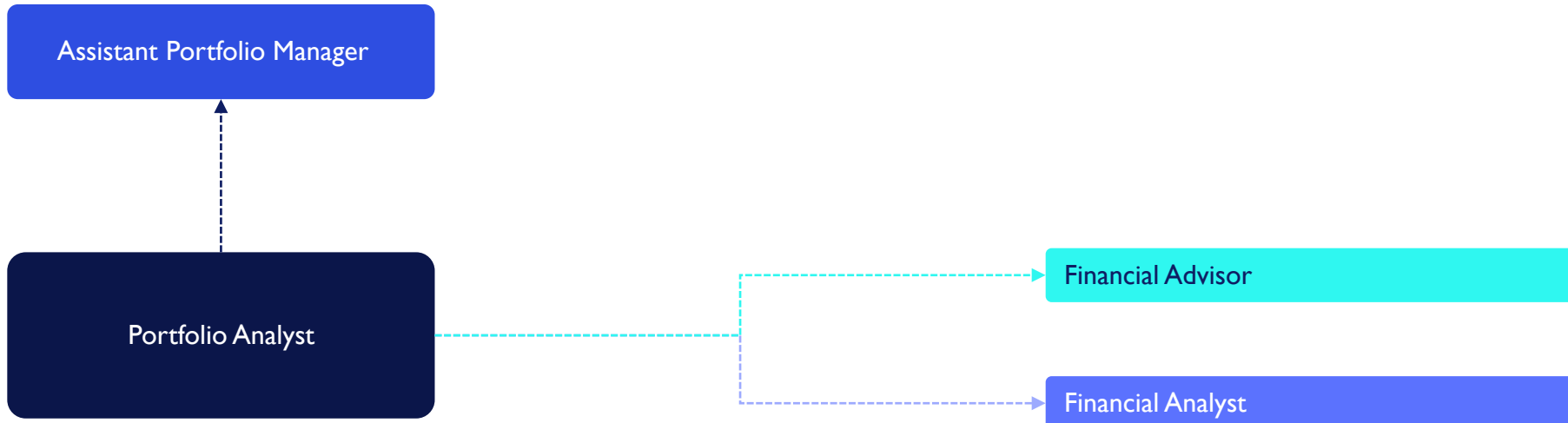
Portfolio Management (2/4)



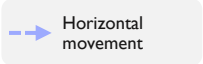
Portfolio Management (3/4)



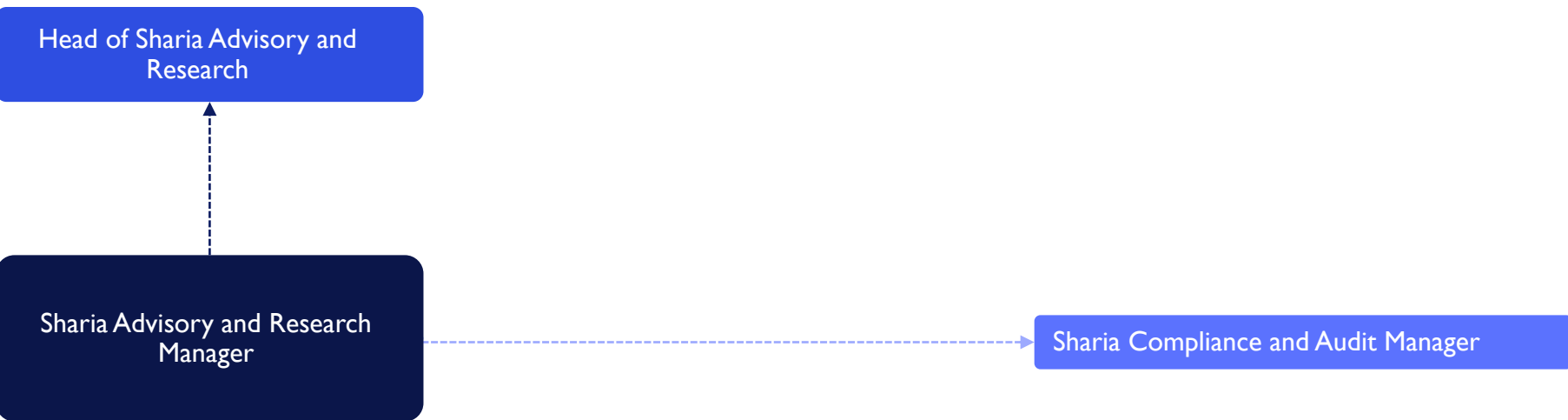
Portfolio Management (4/4)



Sharia Advisory and Research (1/5)



Sharia Advisory and Research (2/5)



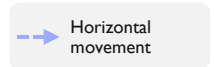
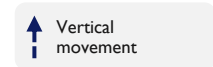
Sharia Advisory and Research (3/5)



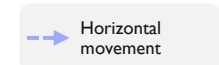
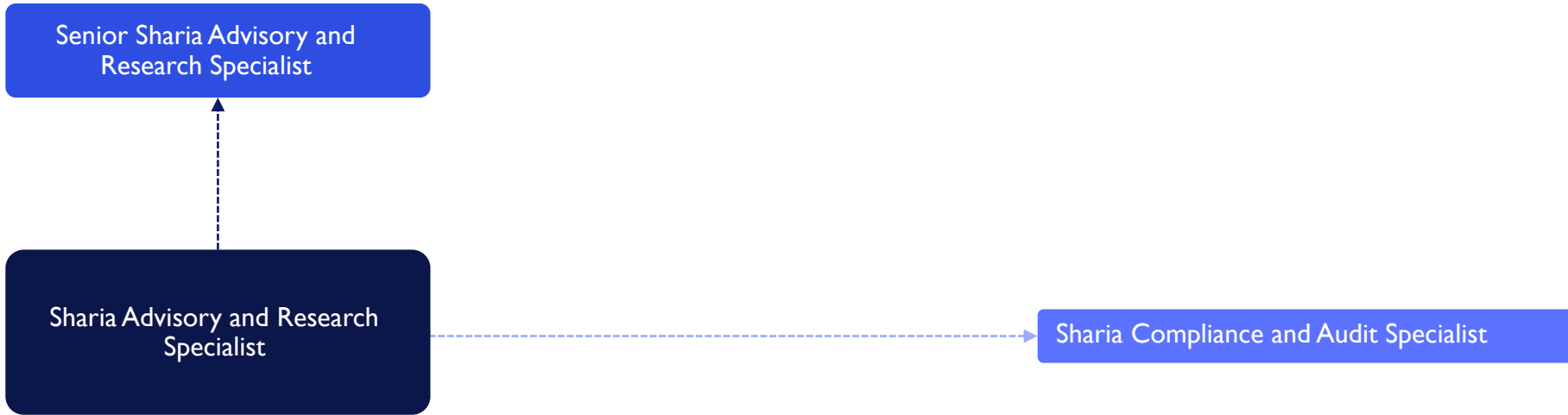
Sharia Advisory and Research
Manager

Senior Sharia Advisory and
Research Specialist

Senior Sharia Compliance and Audit
Specialist



Sharia Advisory and Research (4/5)



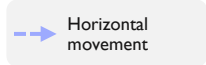
Sharia Advisory and Research (5/5)



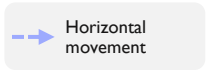
Sharia Advisory and Research Specialist

Sharia Advisory and Research Assistant

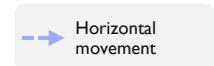
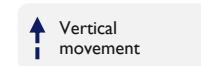
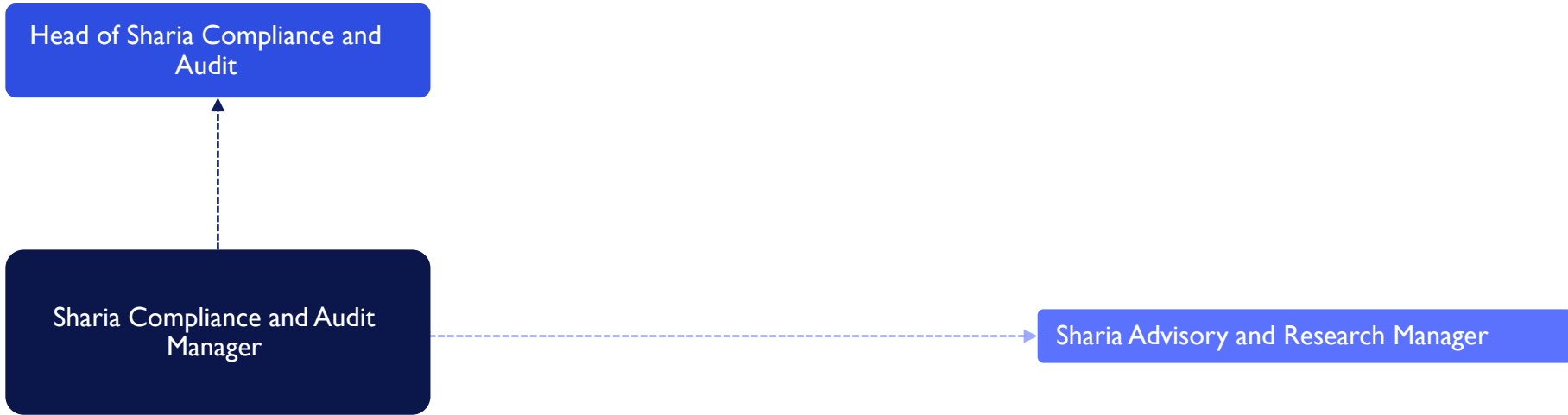
Sharia Compliance and Audit Assistant



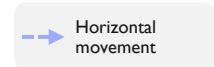
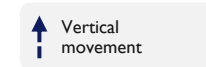
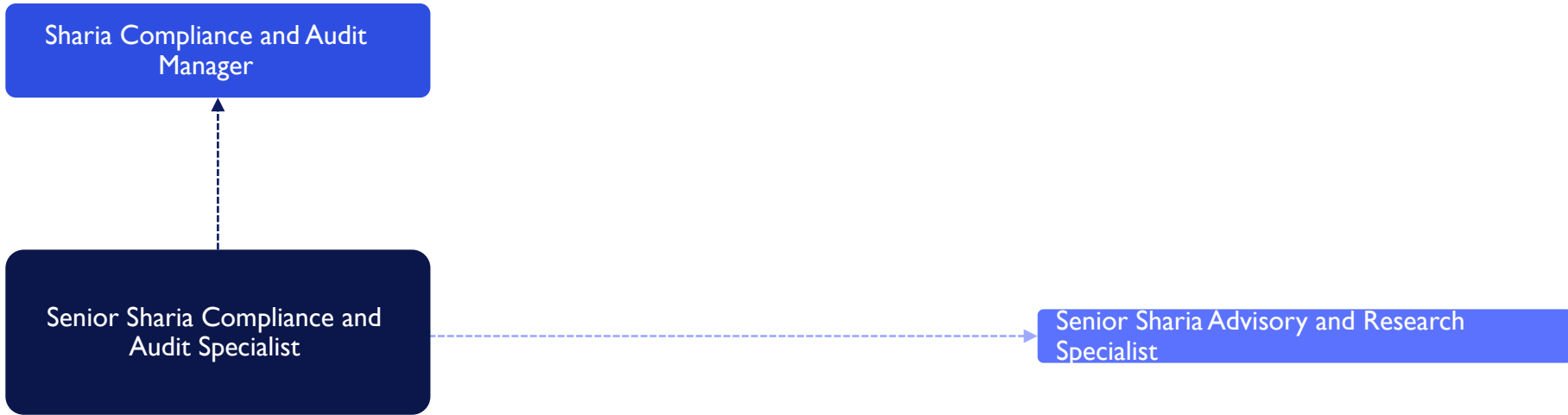
Sharia Compliance and Audit (1/5)



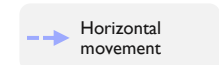
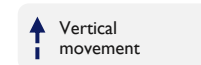
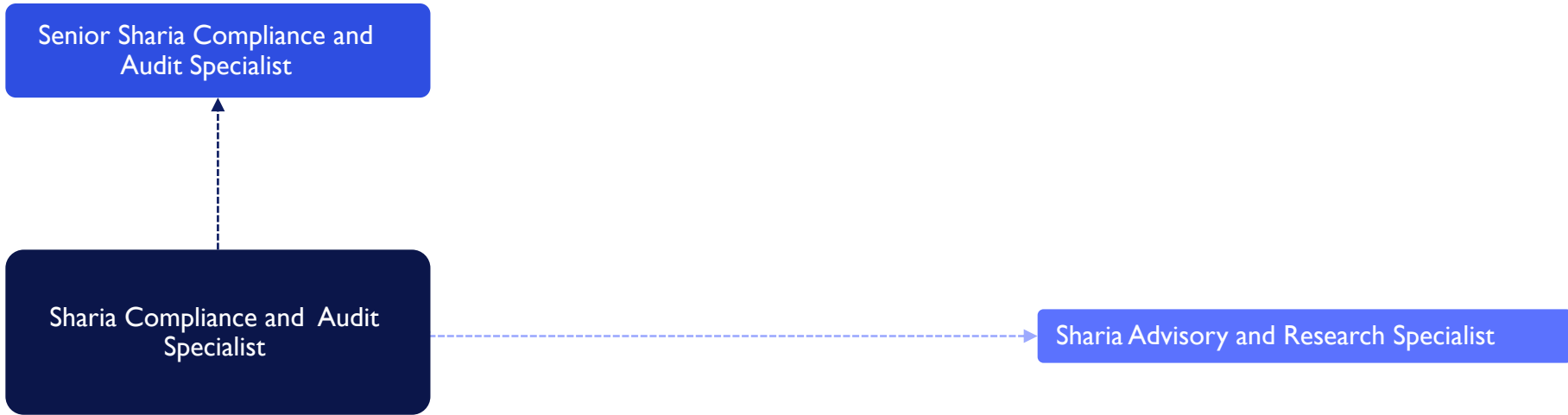
Sharia Compliance and Audit (2/5)



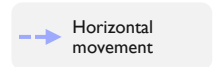
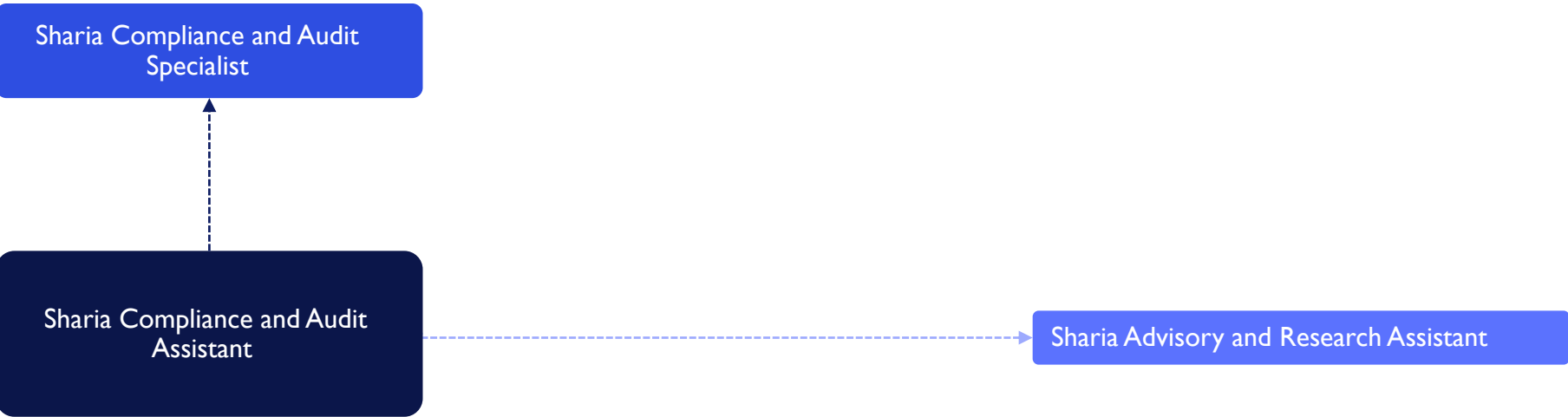
Sharia Compliance and Audit (3/5)



Sharia Compliance and Audit (4/5)



Sharia Compliance and Audit (5/5)



Credit Modeling (1/4)


 Job Role

 Potential Career Move

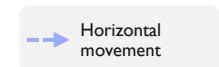
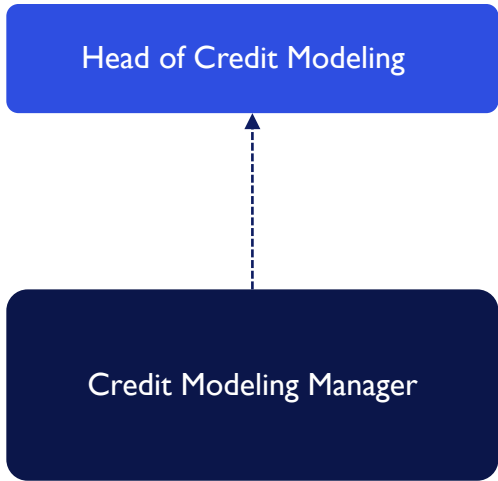
Head of Credit Modeling

 Vertical movement

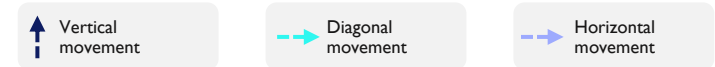
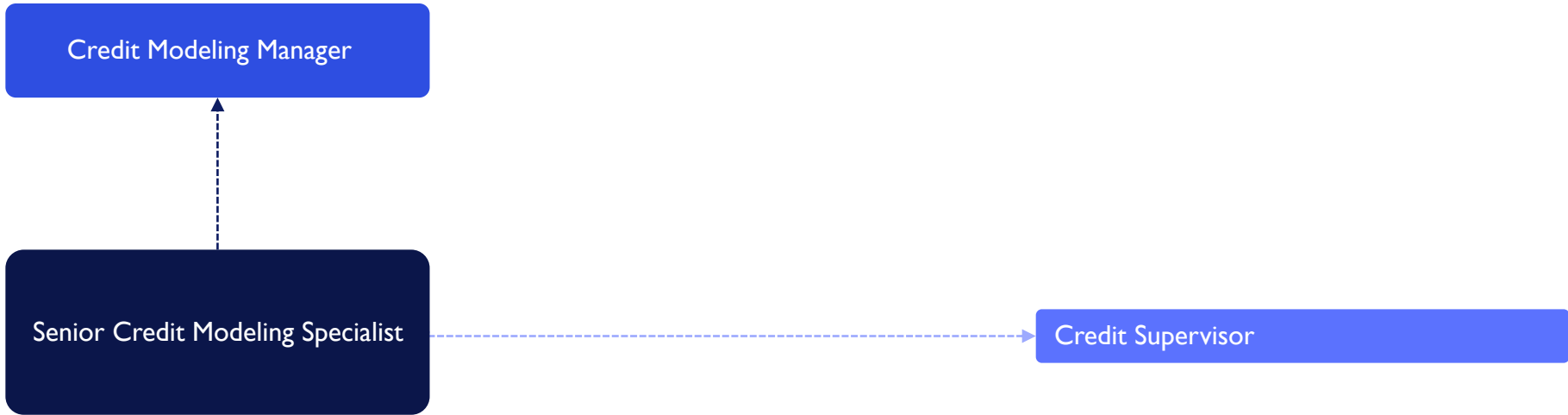
 Diagonal movement

 Horizontal movement

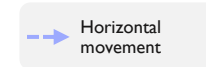
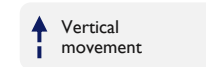
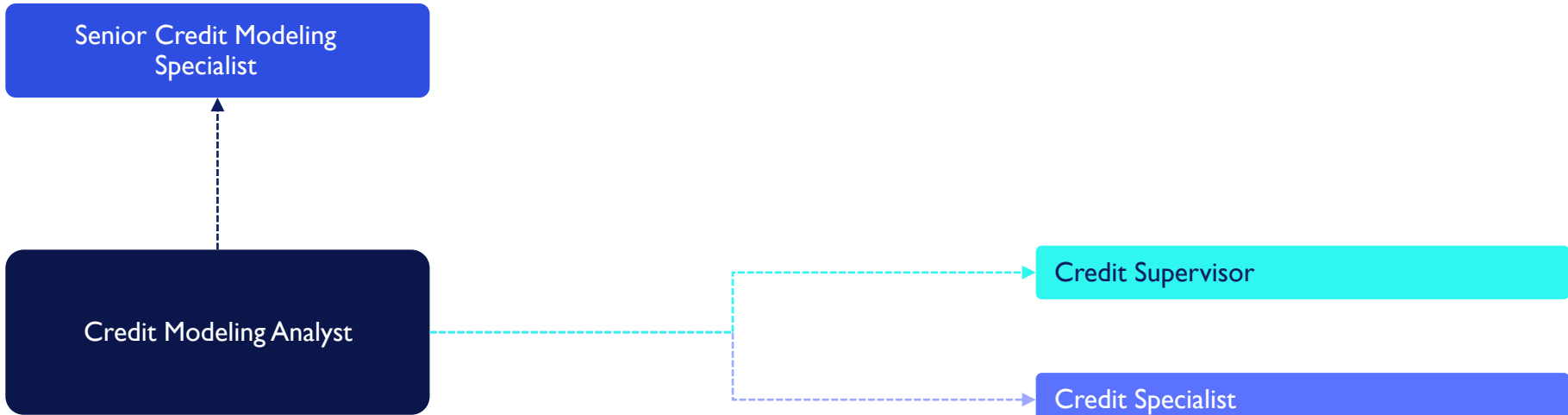
Credit Modeling (2/4)



Credit Modeling (3/4)



Credit Modeling (4/4)



Clearing, Reconciliation & Settlements (1/4)


 Job Role

 Potential Career Move

Head of Clearing & Settlements

 Vertical movement

 Diagonal movement

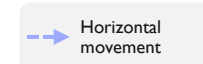
 Horizontal movement

Clearing, Reconciliation & Settlements (2/4)

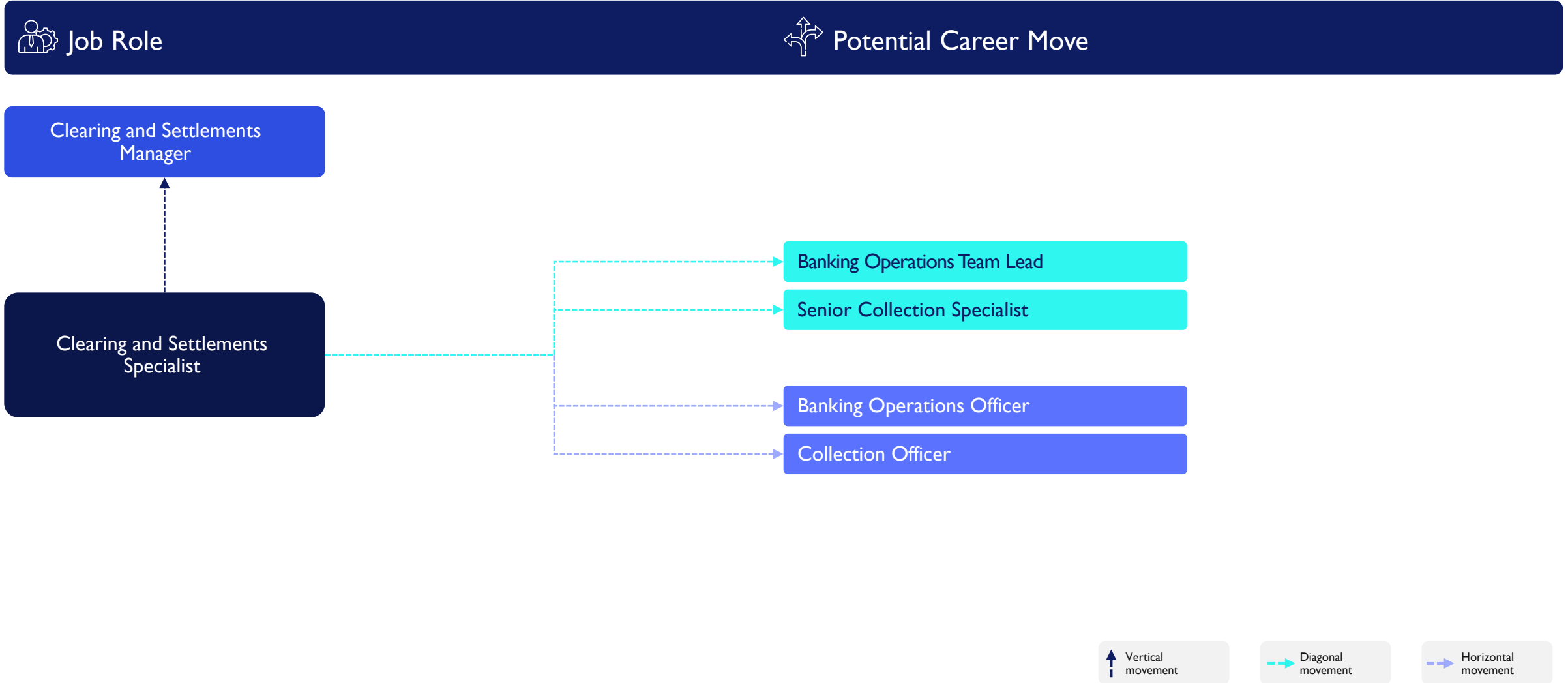


Head of Clearing & Settlements

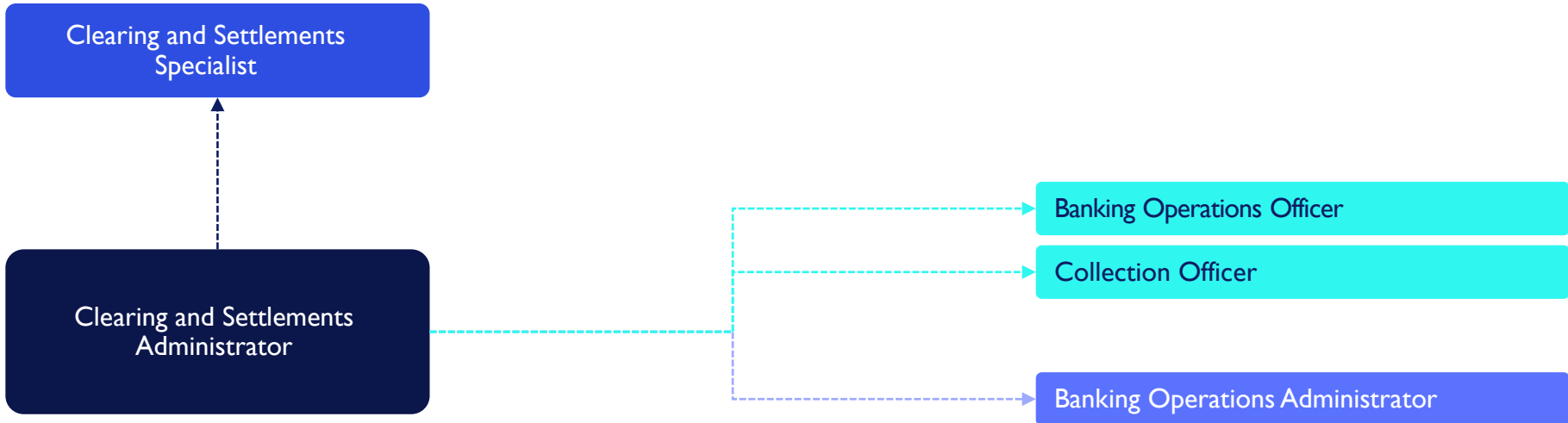
Clearing and Settlements
Manager



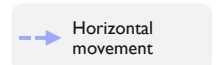
Clearing, Reconciliation & Settlements (3/4)



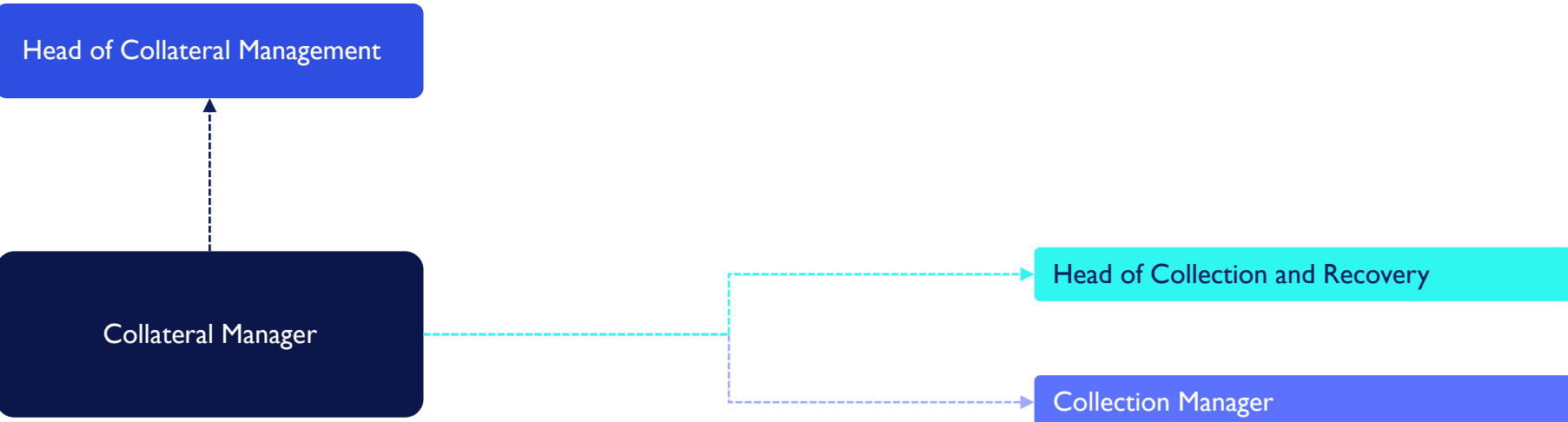
Clearing, Reconciliation & Settlements (4/4)



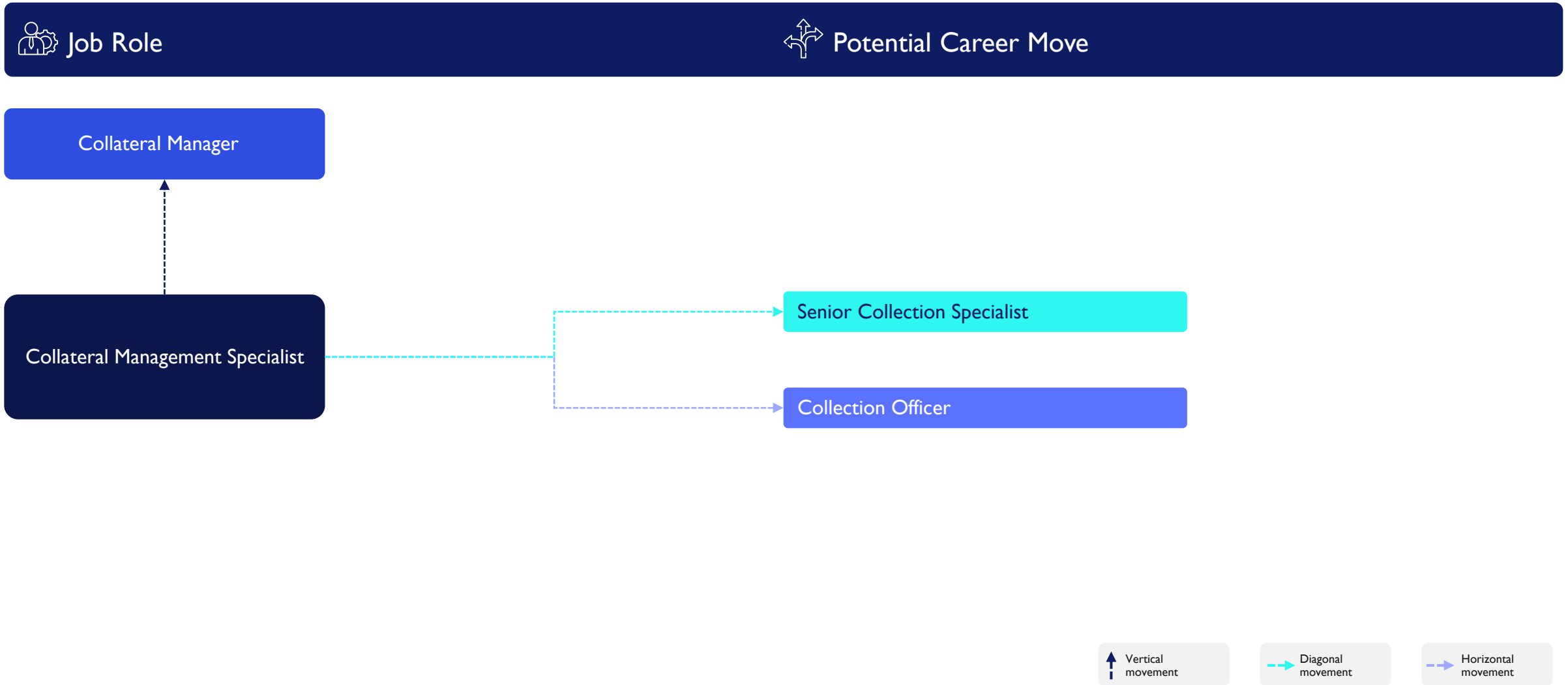
Collateral Management (1/3)



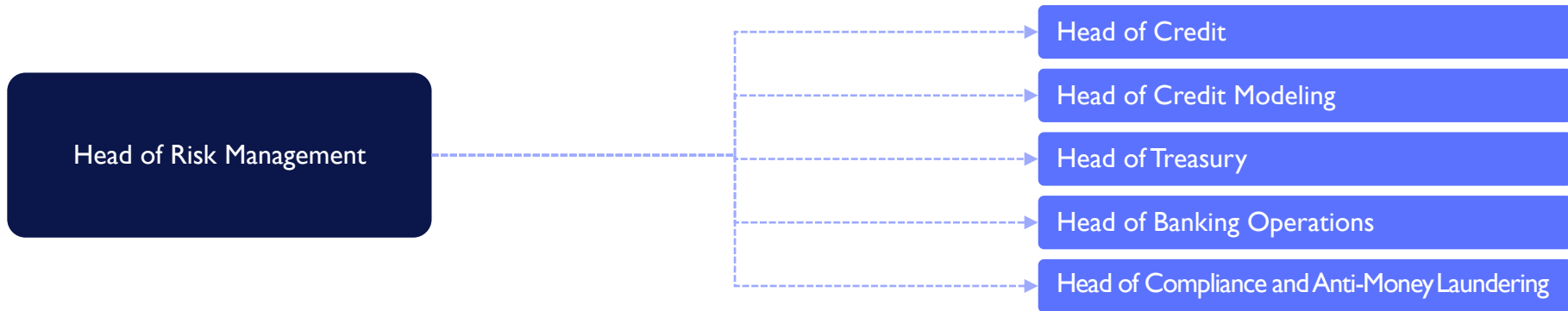
Collateral Management (2/3)



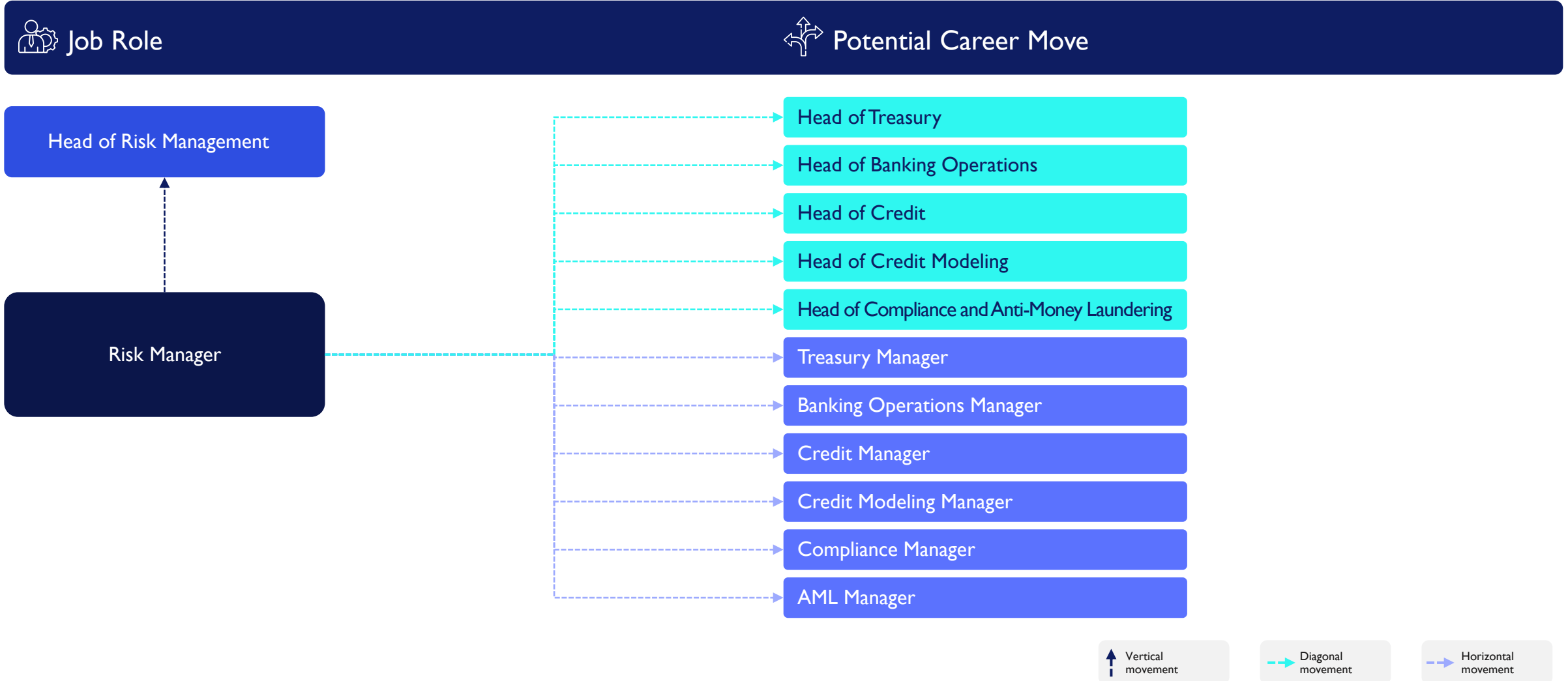
Collateral Management (3/3)



Risk Management (1/5)



Risk Management (2/5)



Risk Management (3/5)

Job Role **Potential Career Move**

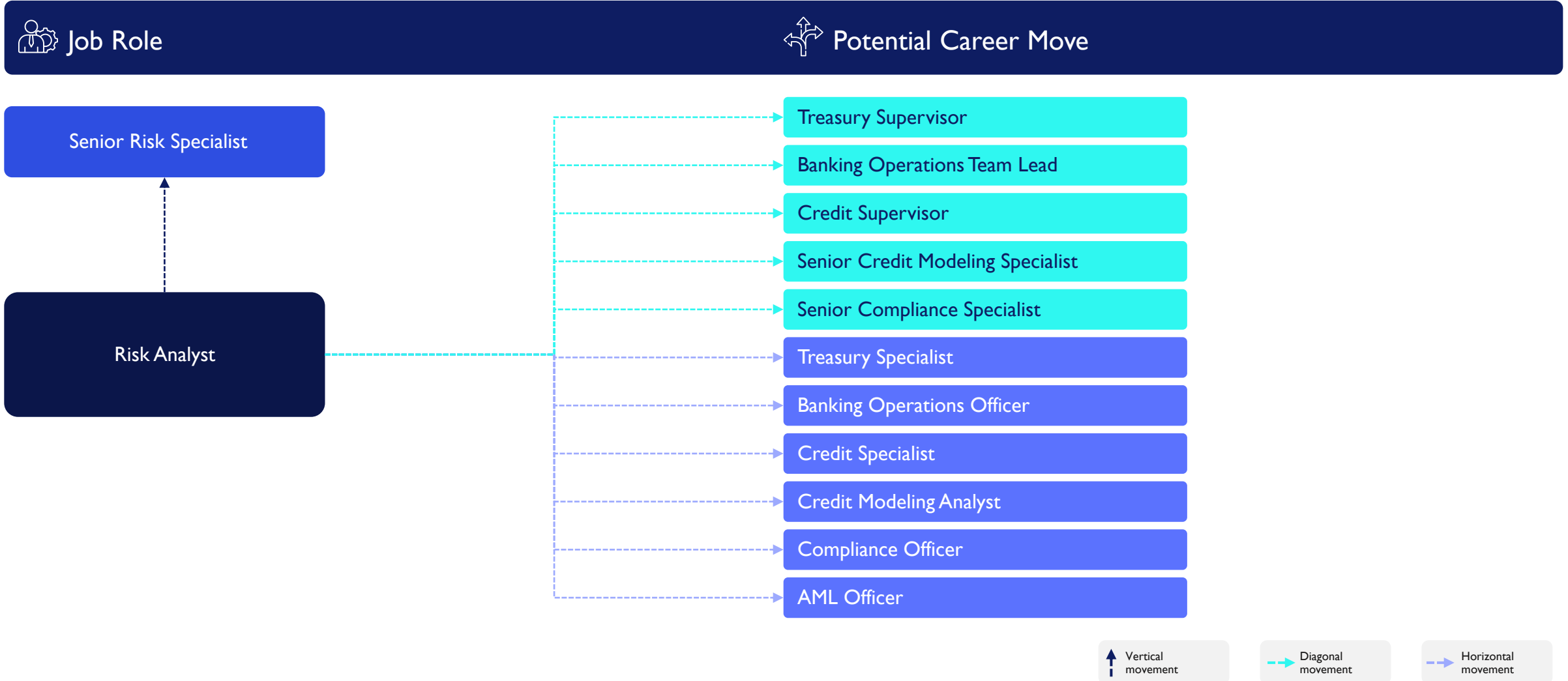


↑ Vertical movement

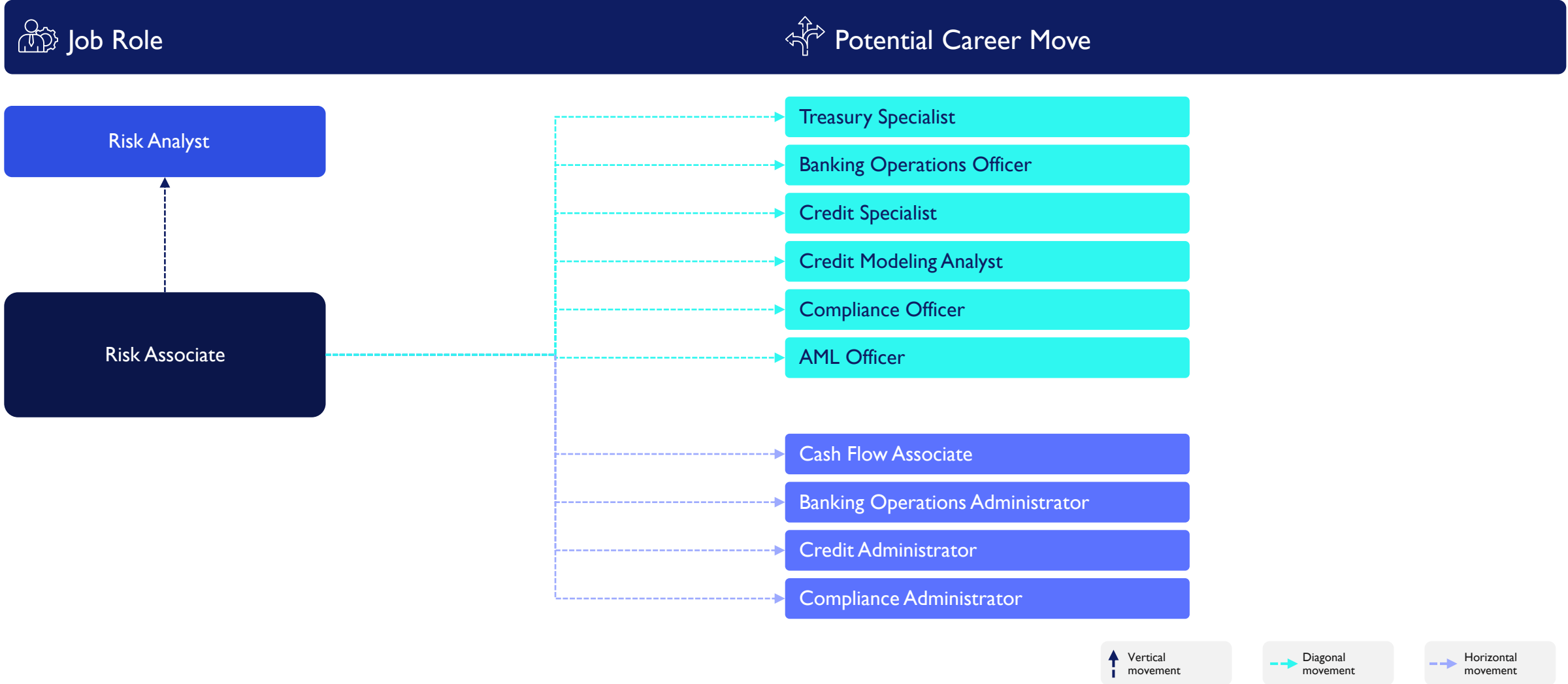
→ Diagonal movement

→ Horizontal movement

Risk Management (4/5)



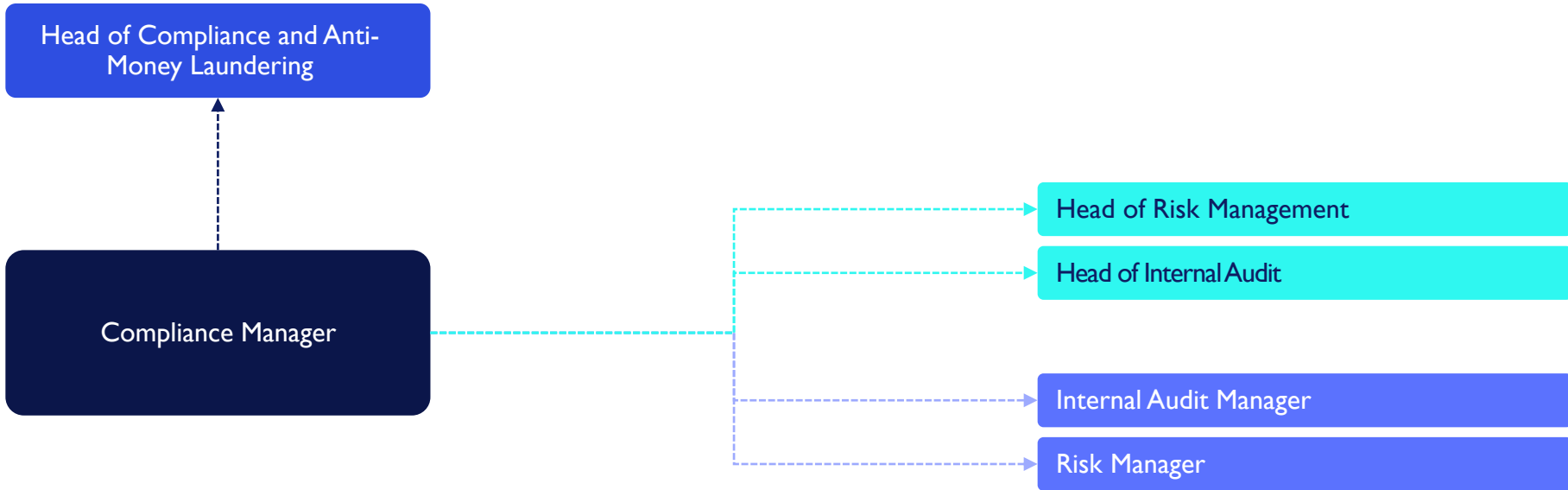
Risk Management (5/5)




Compliance, AML, and CTF (1/7)




Compliance, AML, and CTF (2/7)

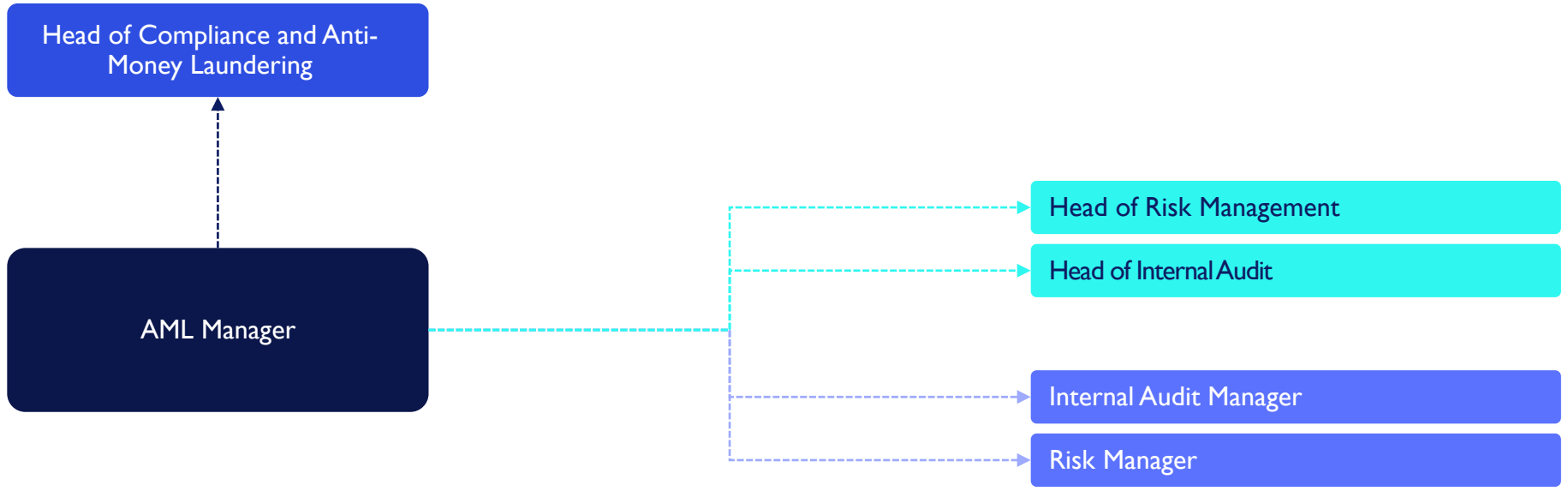


 Vertical movement

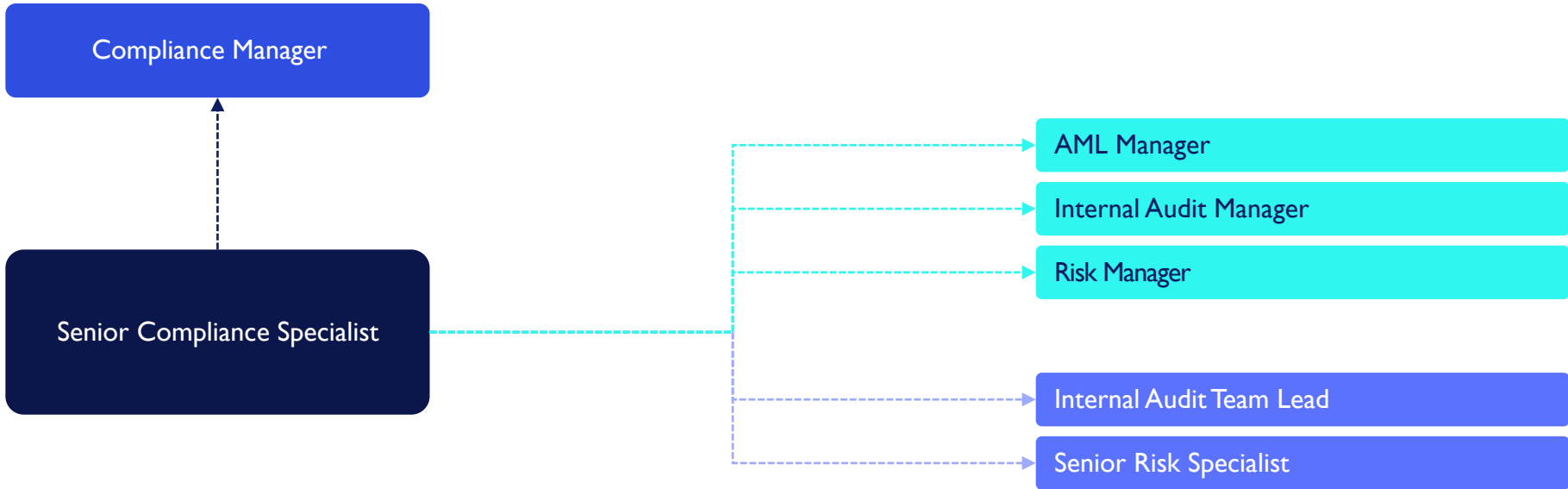
 Diagonal movement

 Horizontal movement

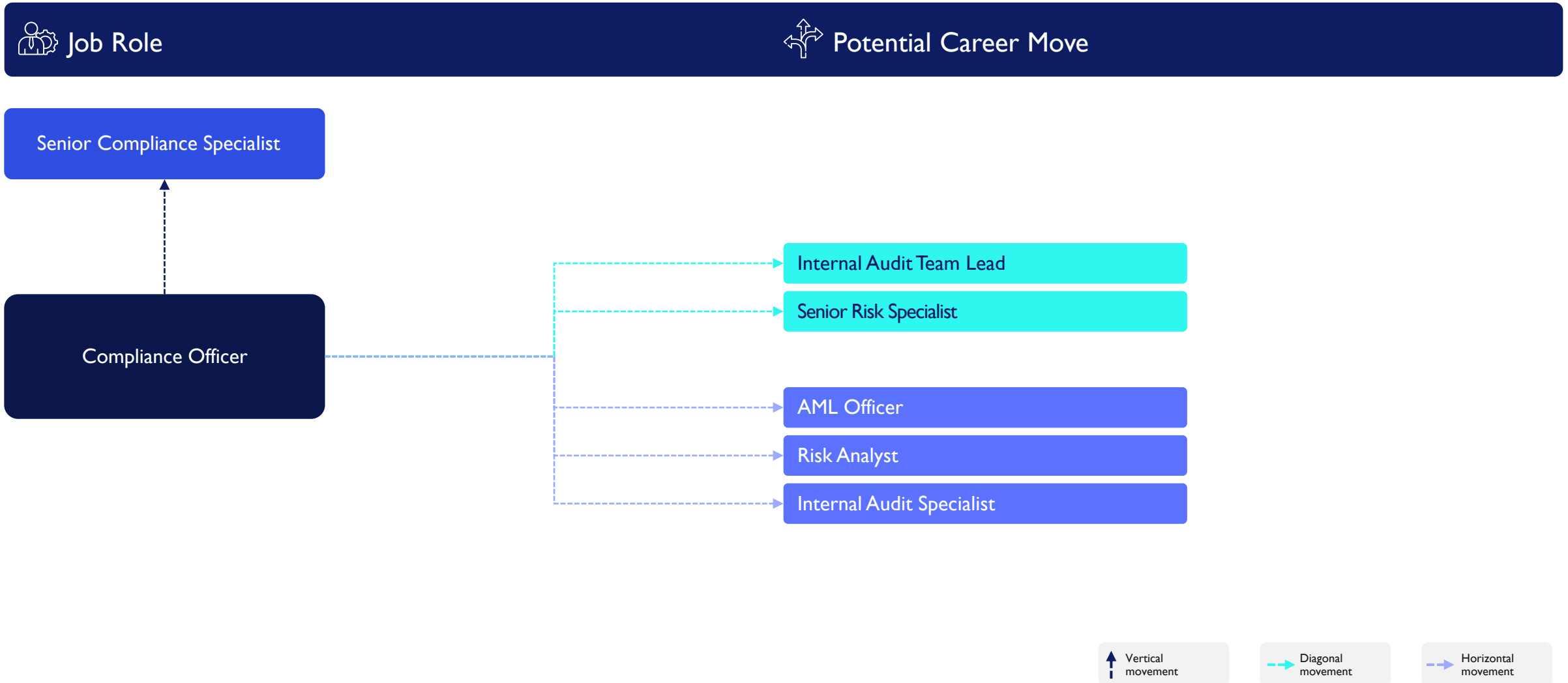
Compliance, AML, and CTF (3/7)



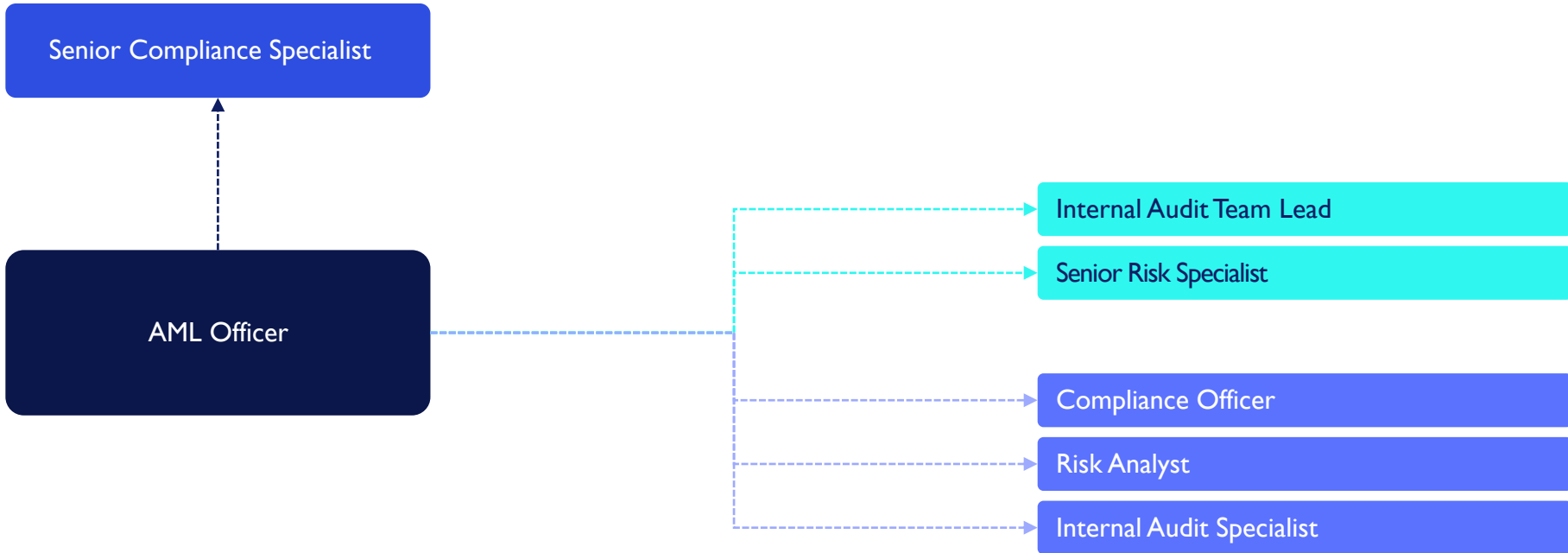
Compliance, AML, and CTF (4/7)




Compliance, AML, and CTF (5/7)




Compliance, AML, and CTF (6/7)

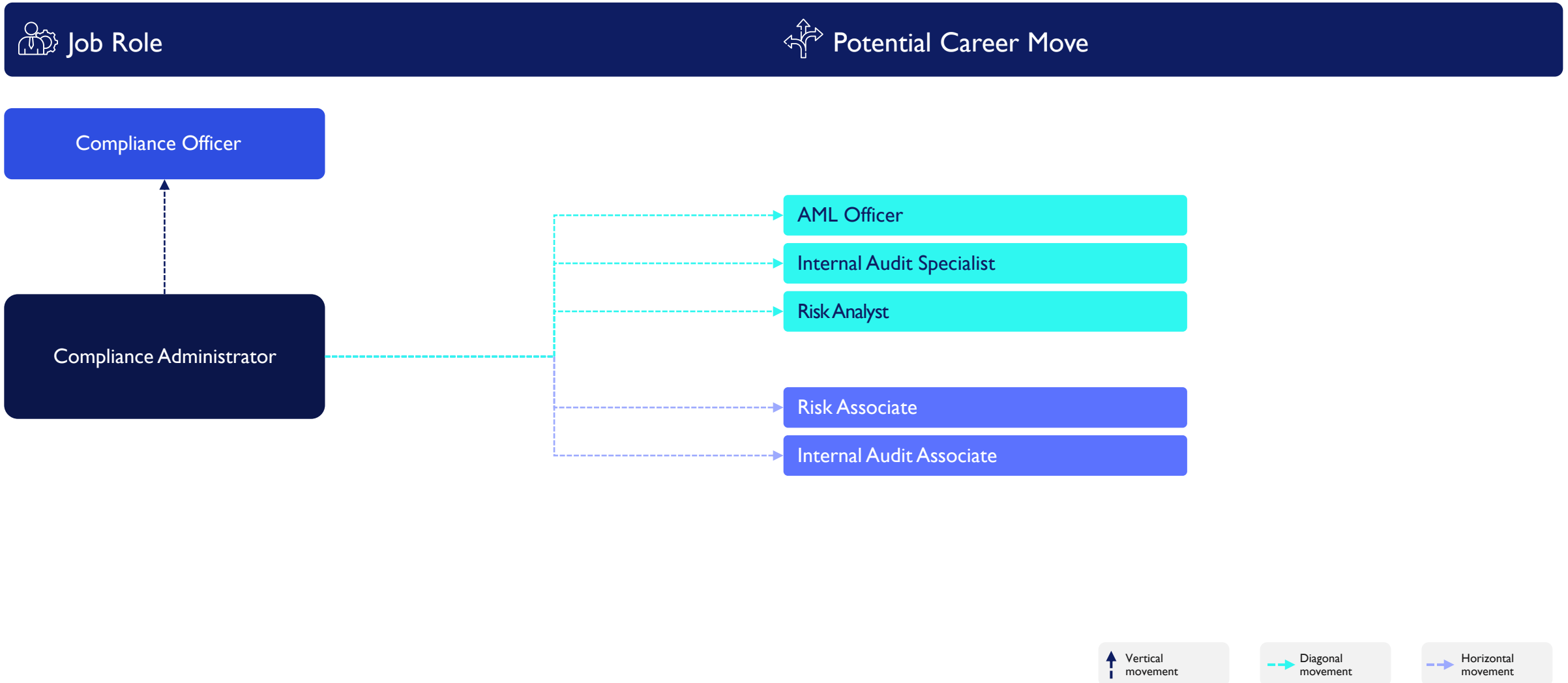


 Vertical movement

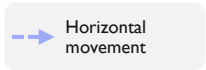
 Diagonal movement

 Horizontal movement

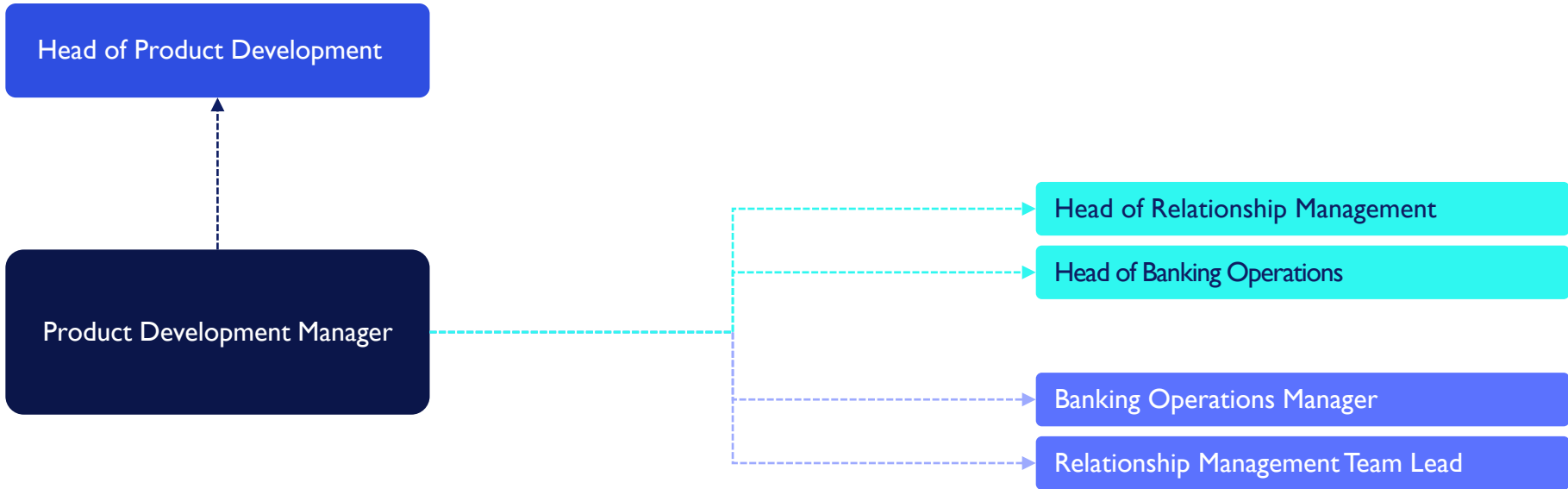
Compliance, AML, and CTF (7/7)



Product Development (1/6)




Product Development (1/6)

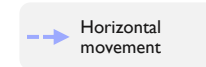
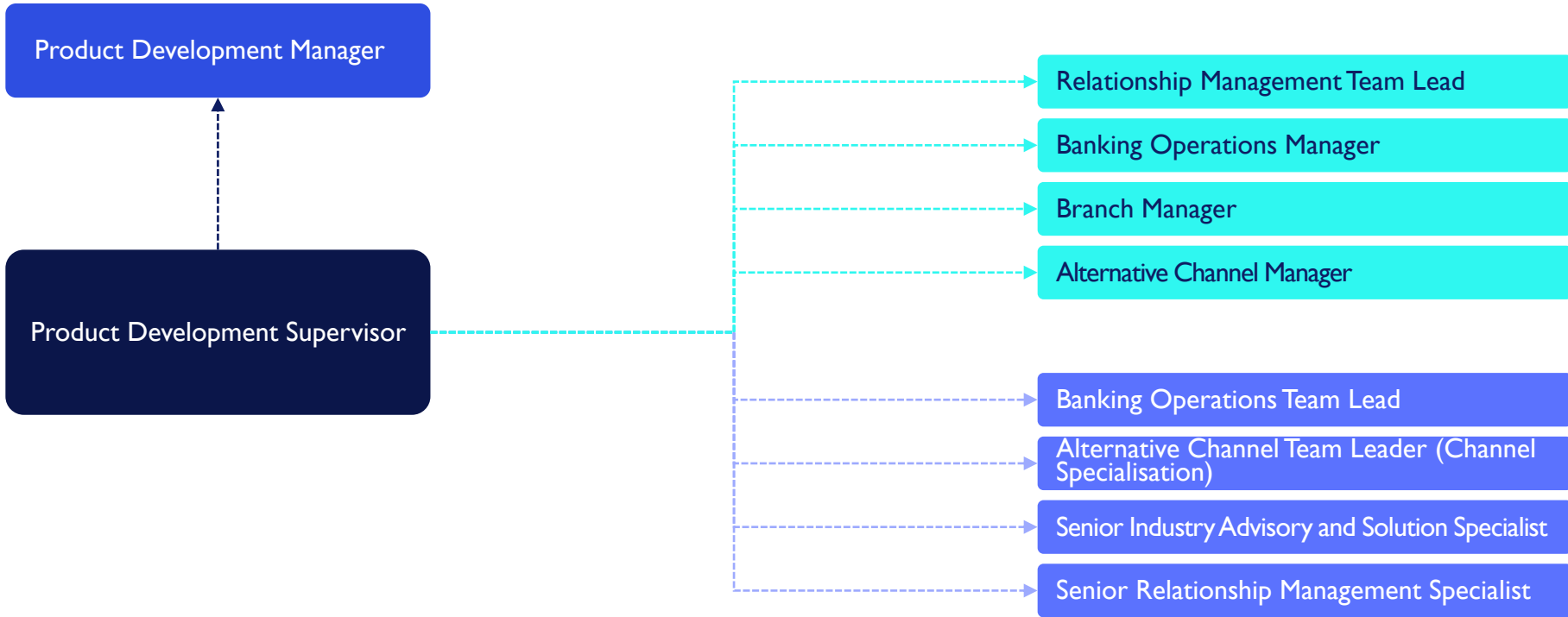


 Vertical movement

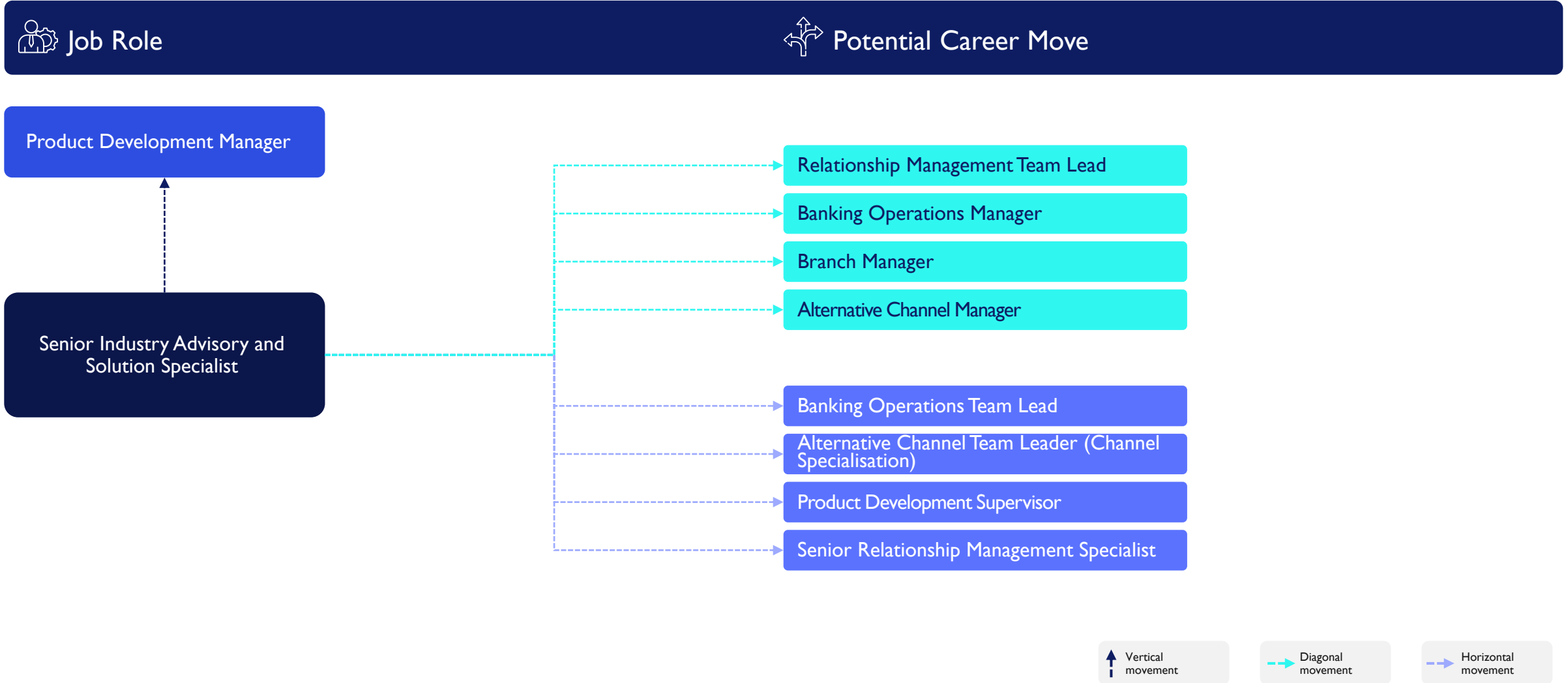
 Diagonal movement

 Horizontal movement

Product Development (3/6)

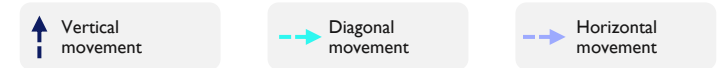
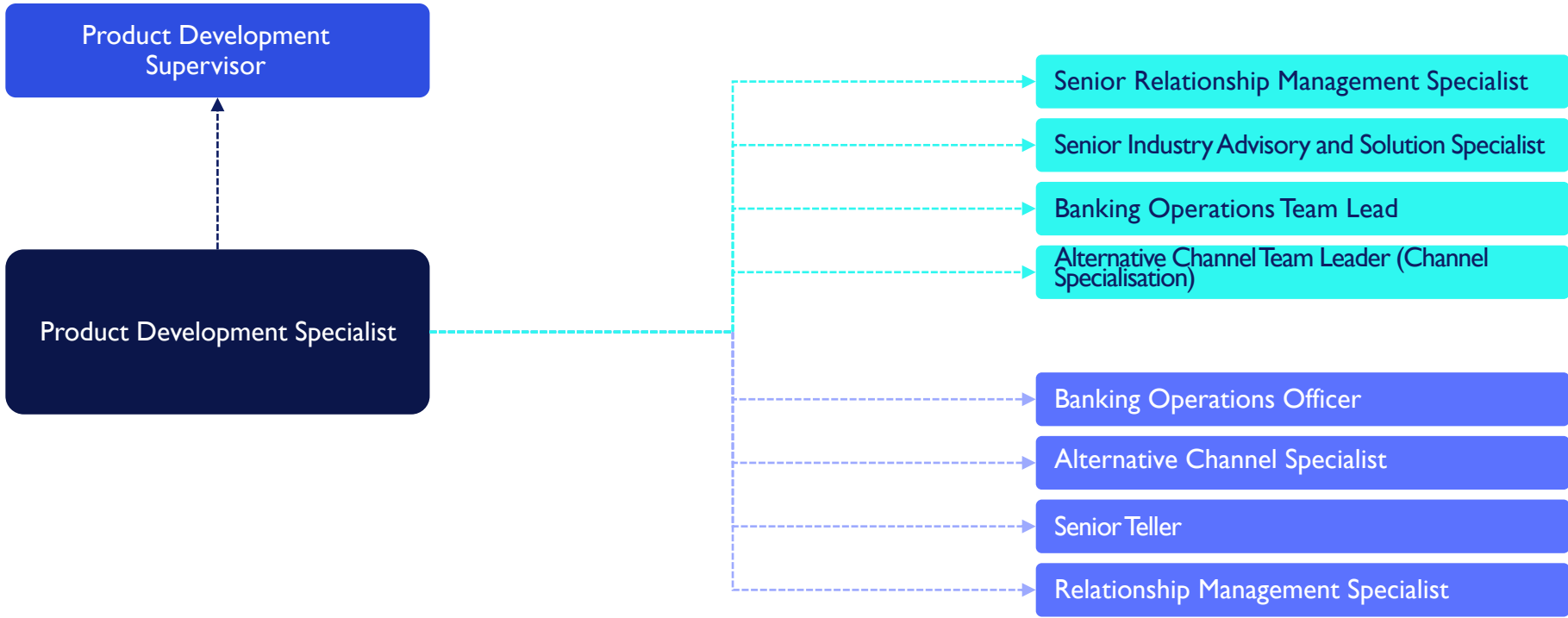


Product Development (4/6)



Product Development (5/6)

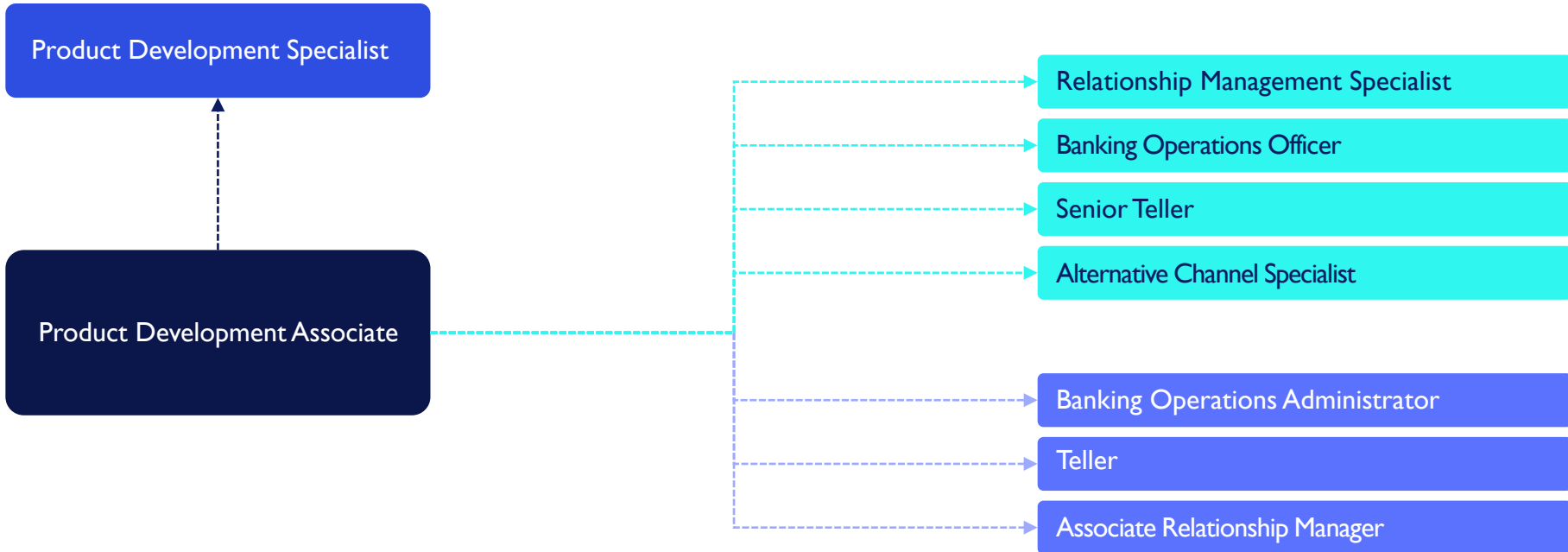
 Job Role  Potential Career Move



Product Development (6/6)


 Job Role

 Potential Career Move

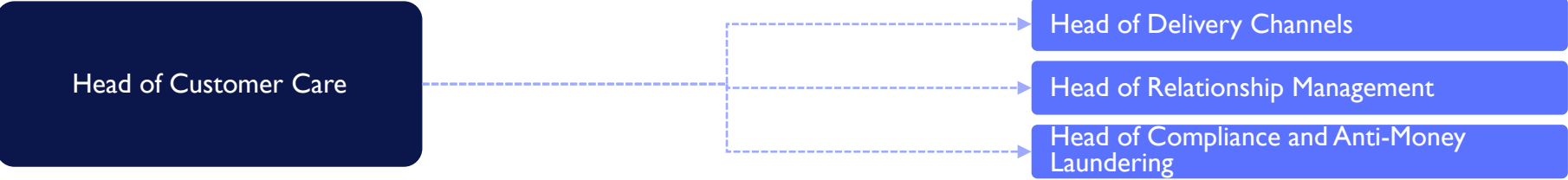


 Vertical movement

 Diagonal movement


 Horizontal movement

Customer Care (1/4)

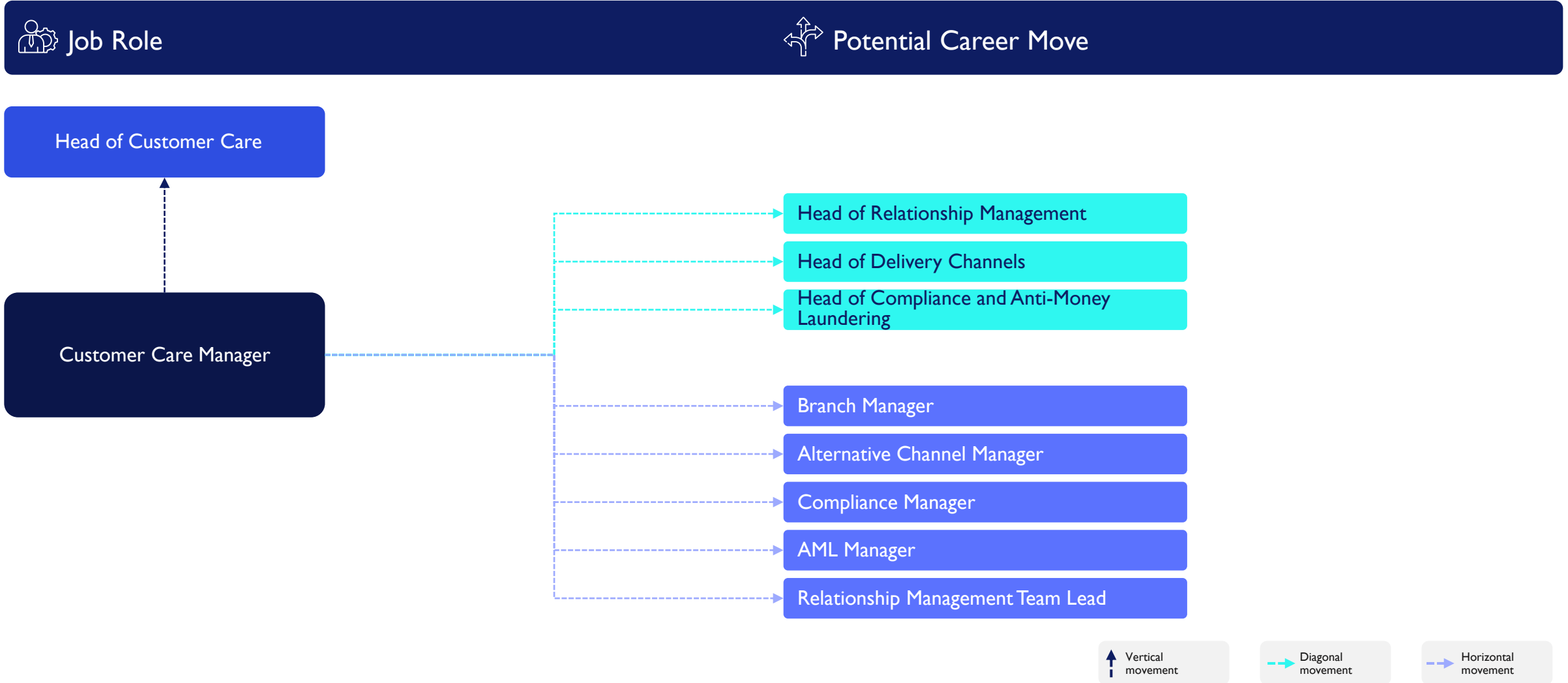


 Vertical movement

 Diagonal movement

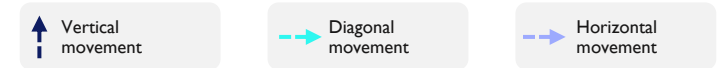
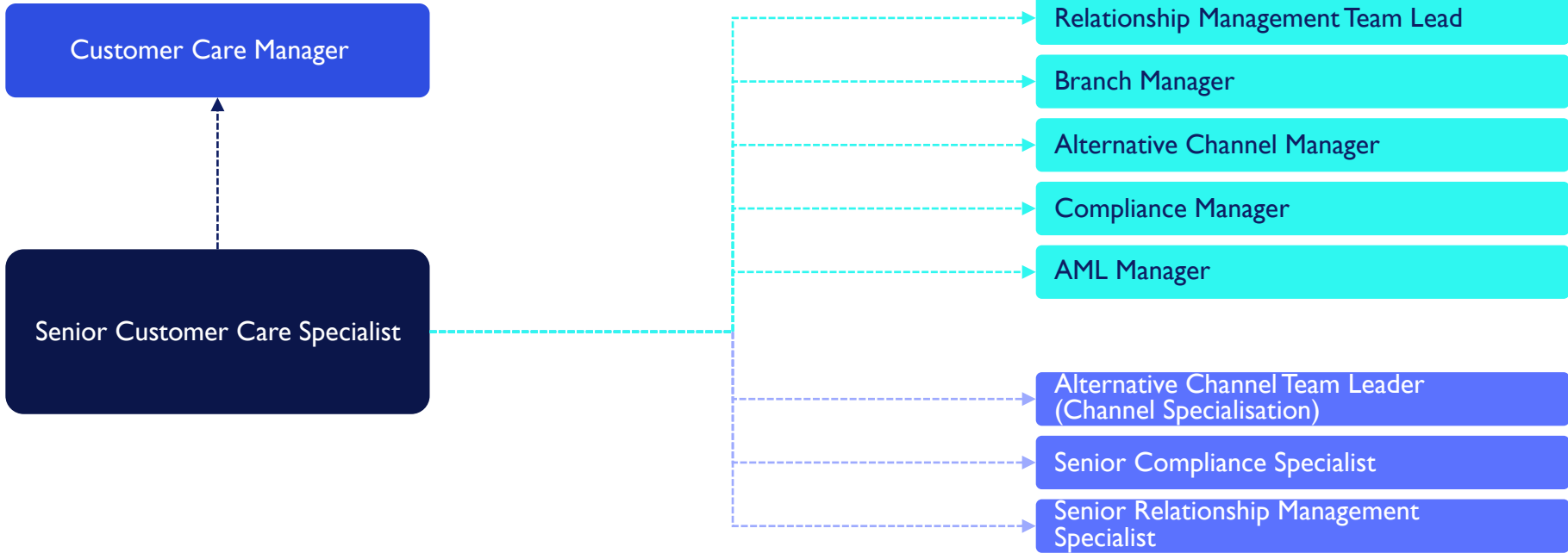
 Horizontal movement

Customer Care (2/4)

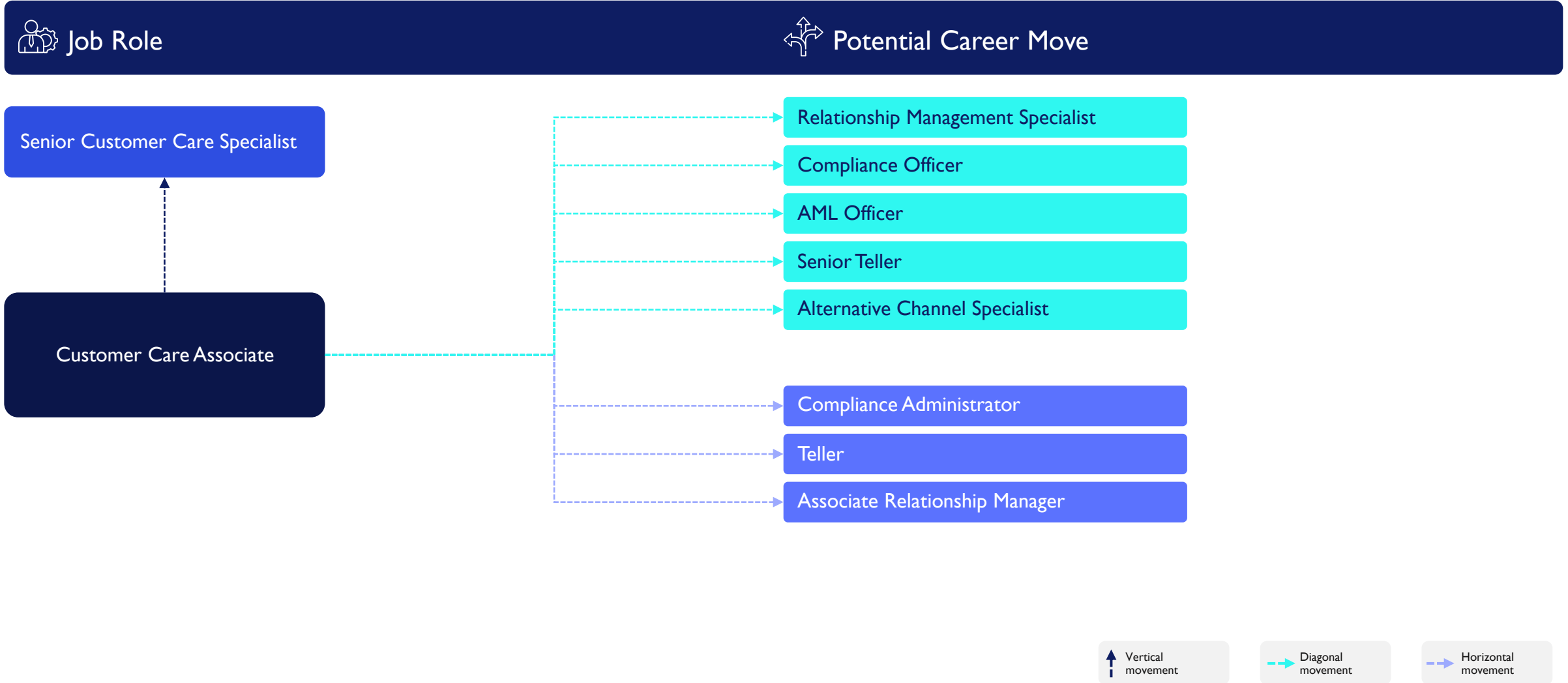


Customer Care (3/4)

Job Role **Potential Career Move**



Customer Care (4/4)




Data and Analytics (1/7)


 Job Role

 Potential Career Move

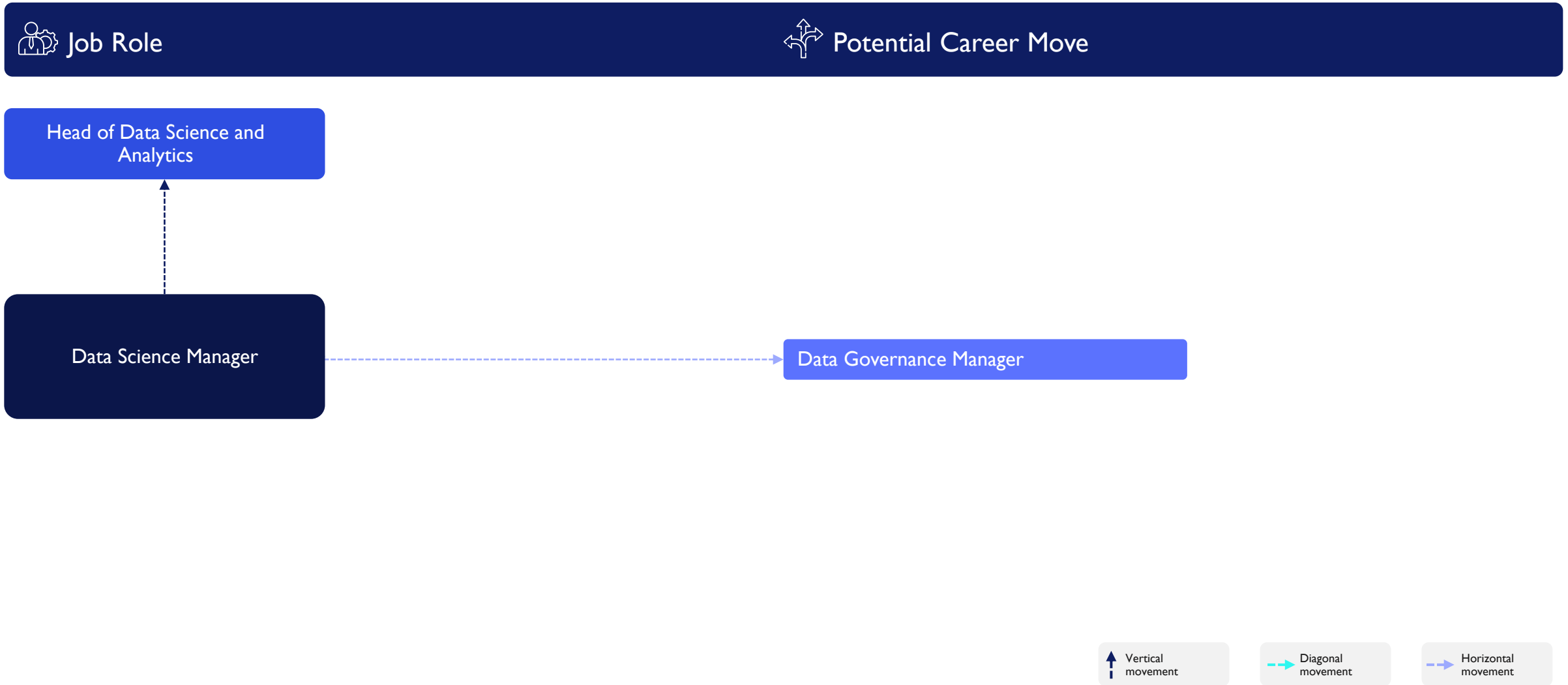
Head of Data & Analytics

 Vertical movement

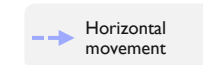
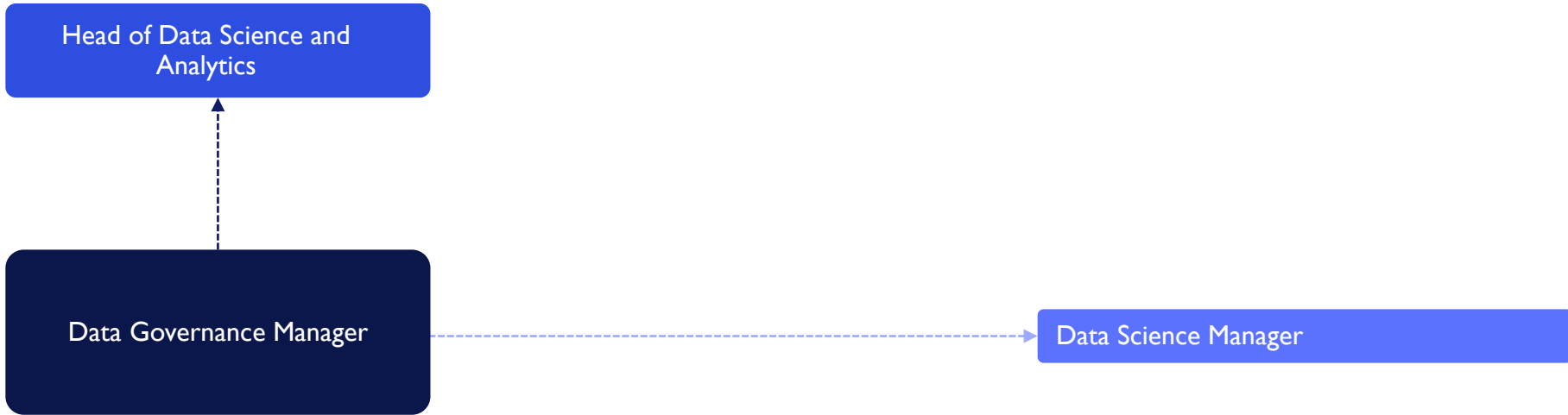
 Diagonal movement

 Horizontal movement

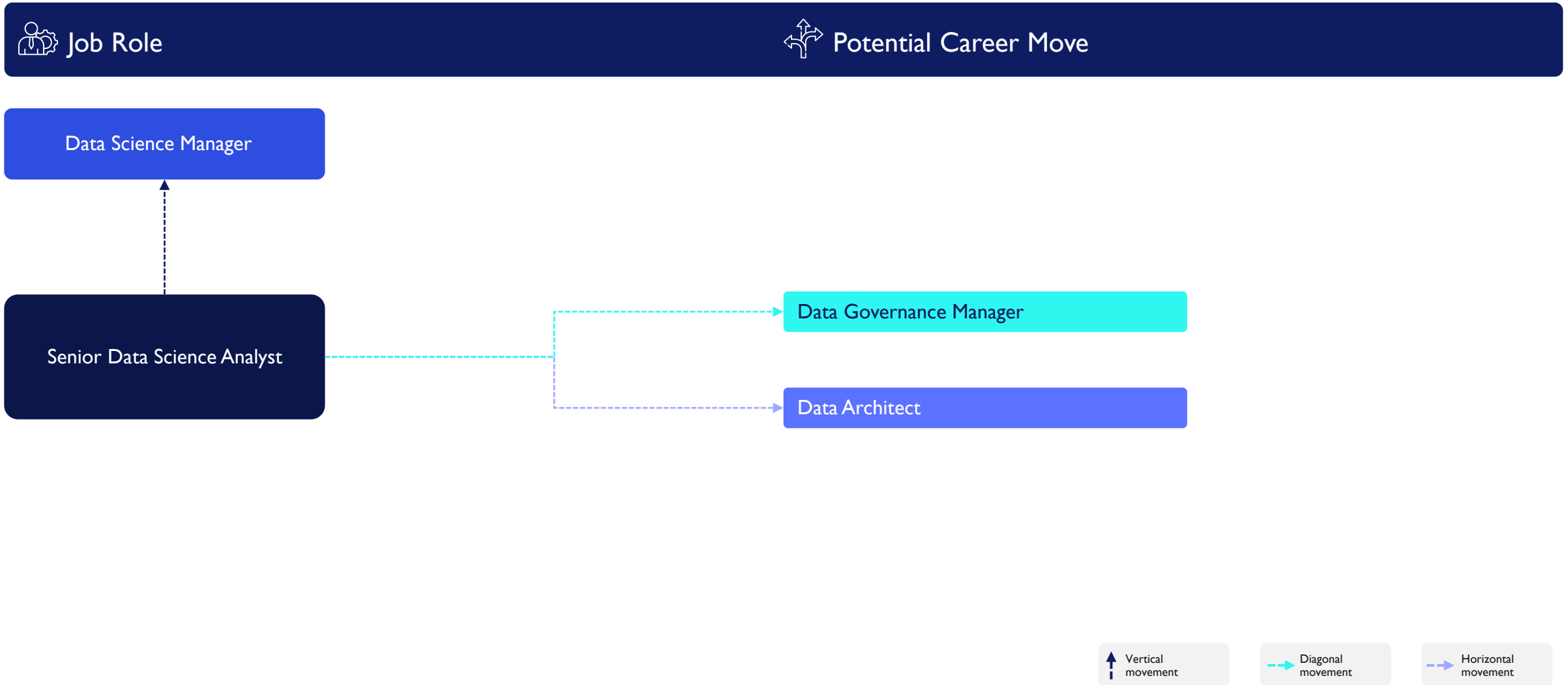
Data and Analytics (2/7)



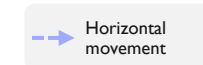
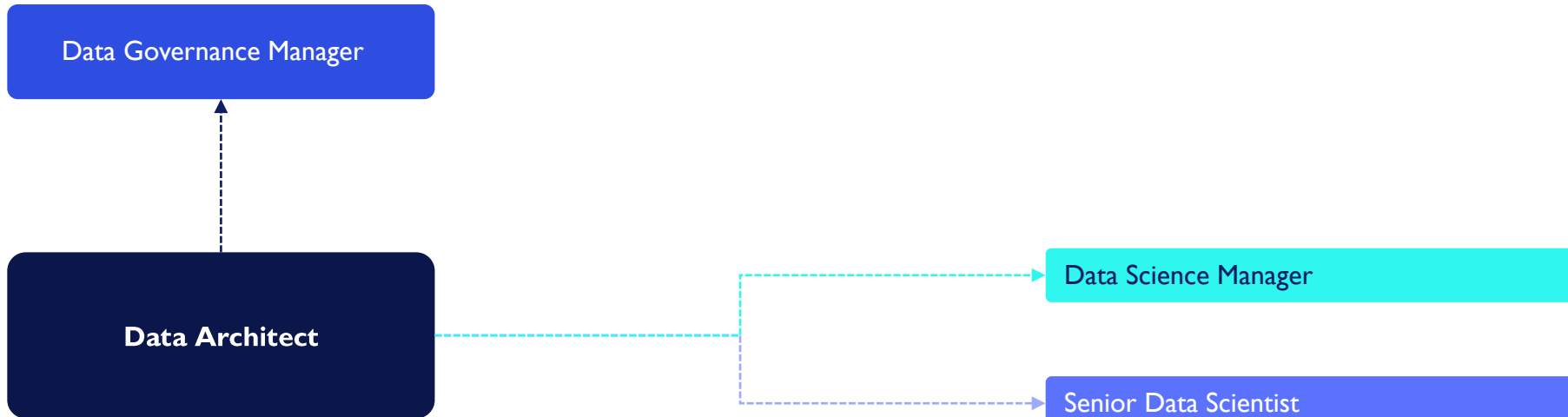
Data and Analytics (3/7)



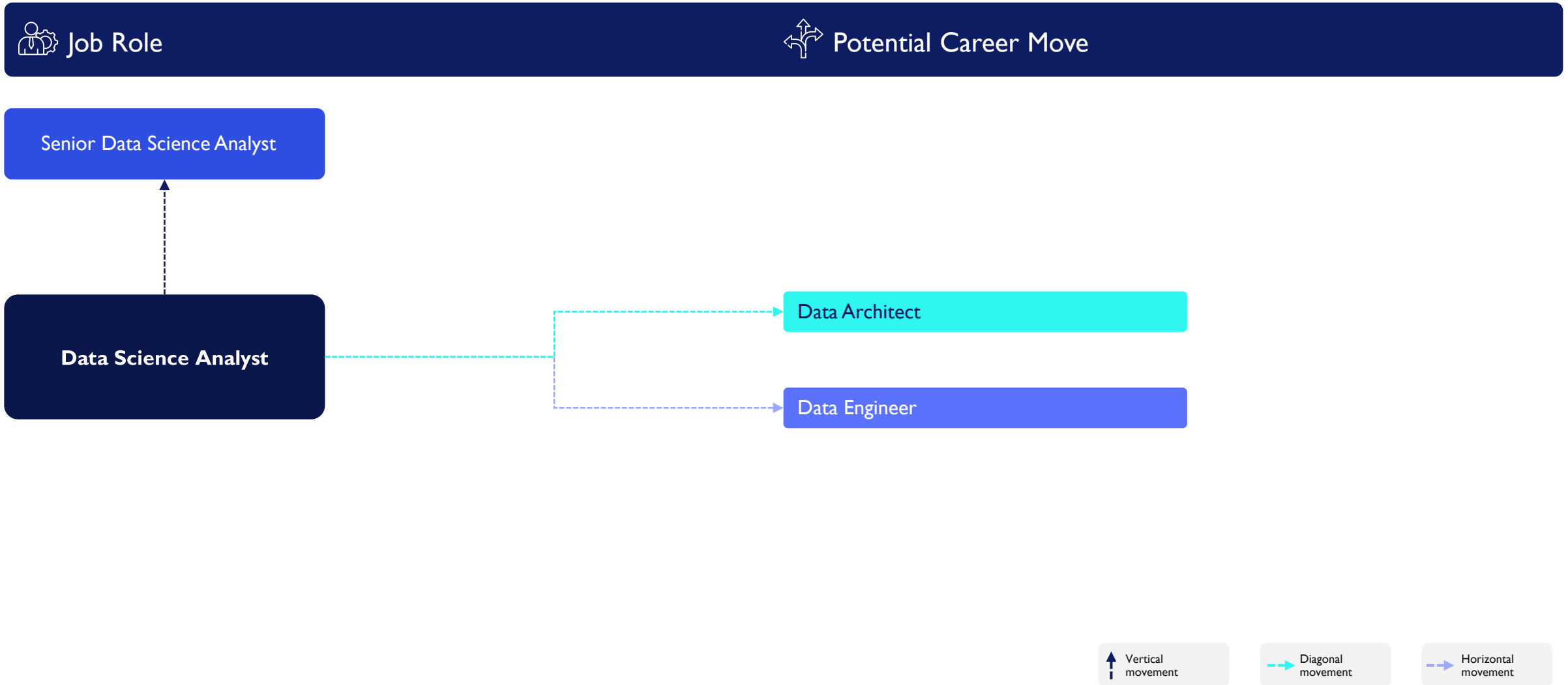
Data and Analytics (4/7)



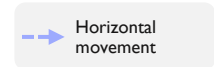
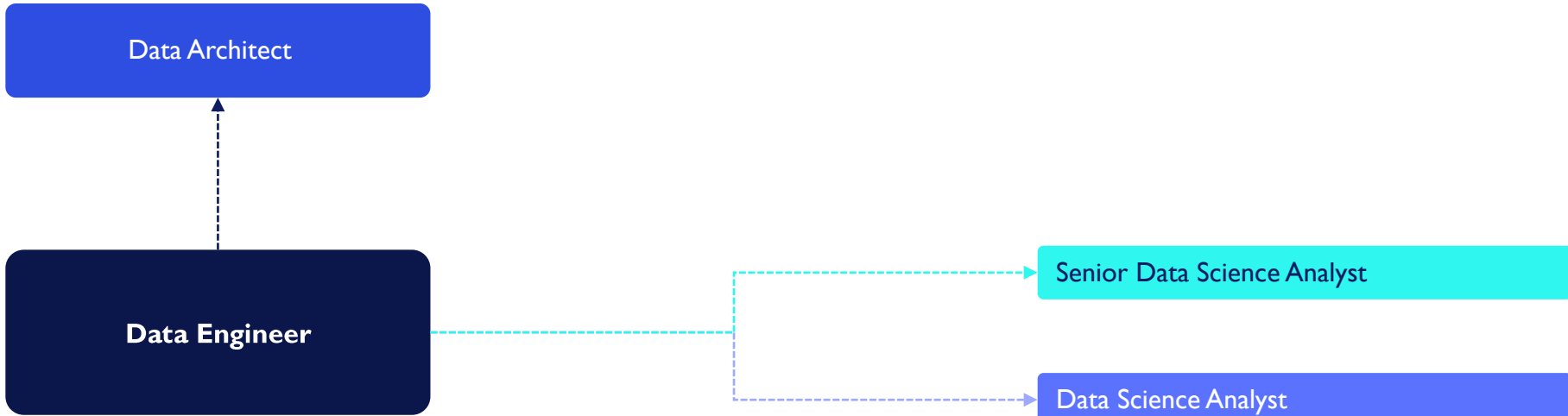
Data and Analytics (5/7)



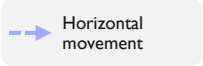
Data and Analytics (6/7)



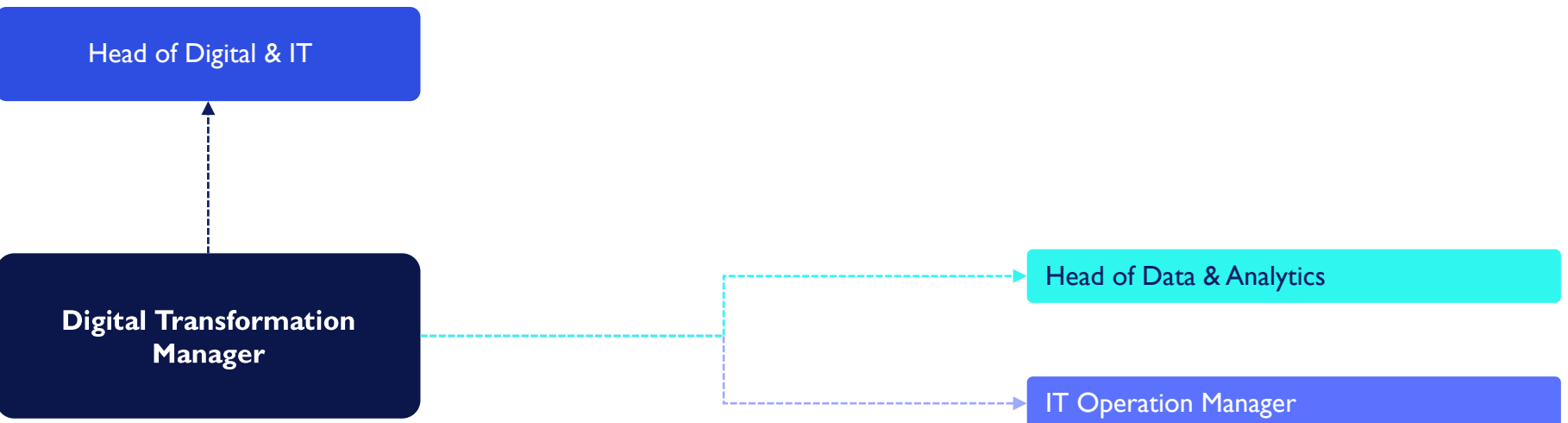
Data and Analytics (7/7)



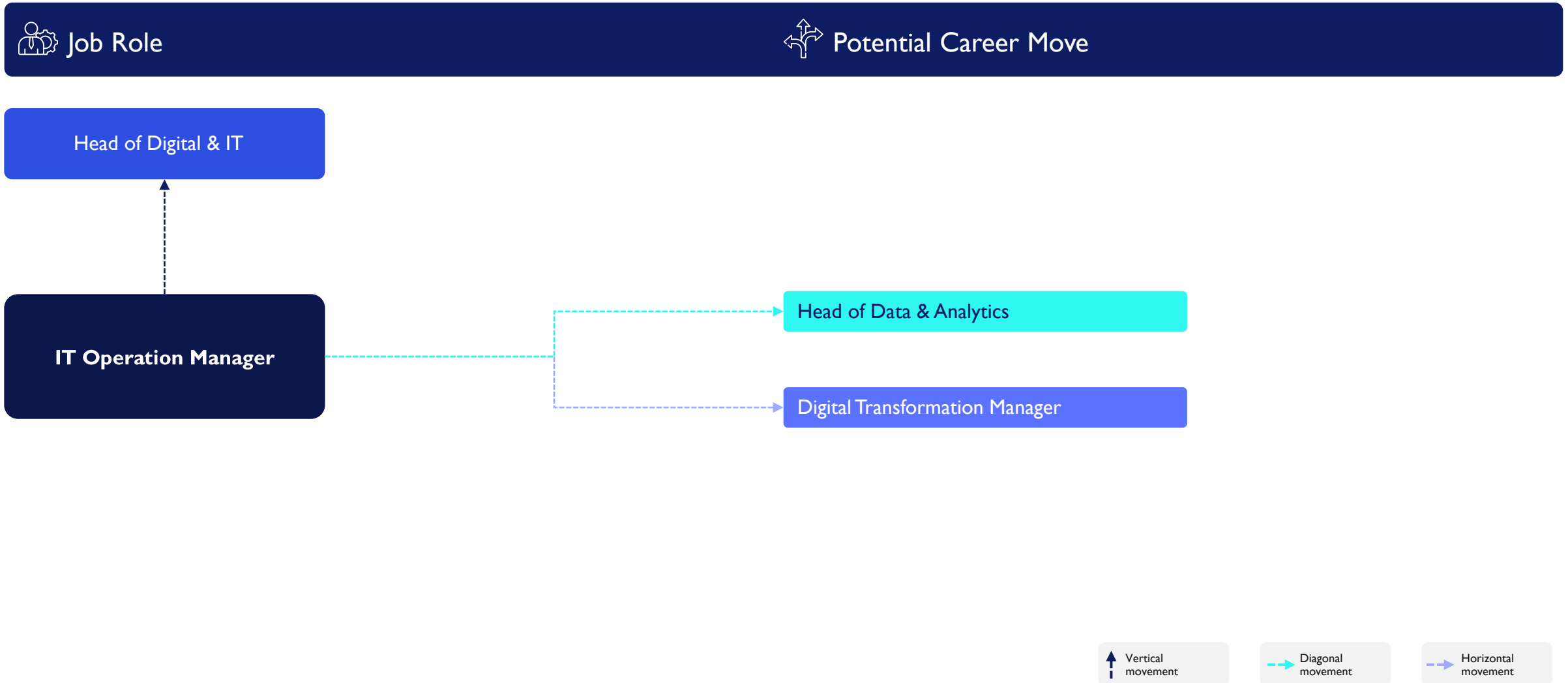
Digital Transformation & IT (1/18)



Digital Transformation & IT (2/18)

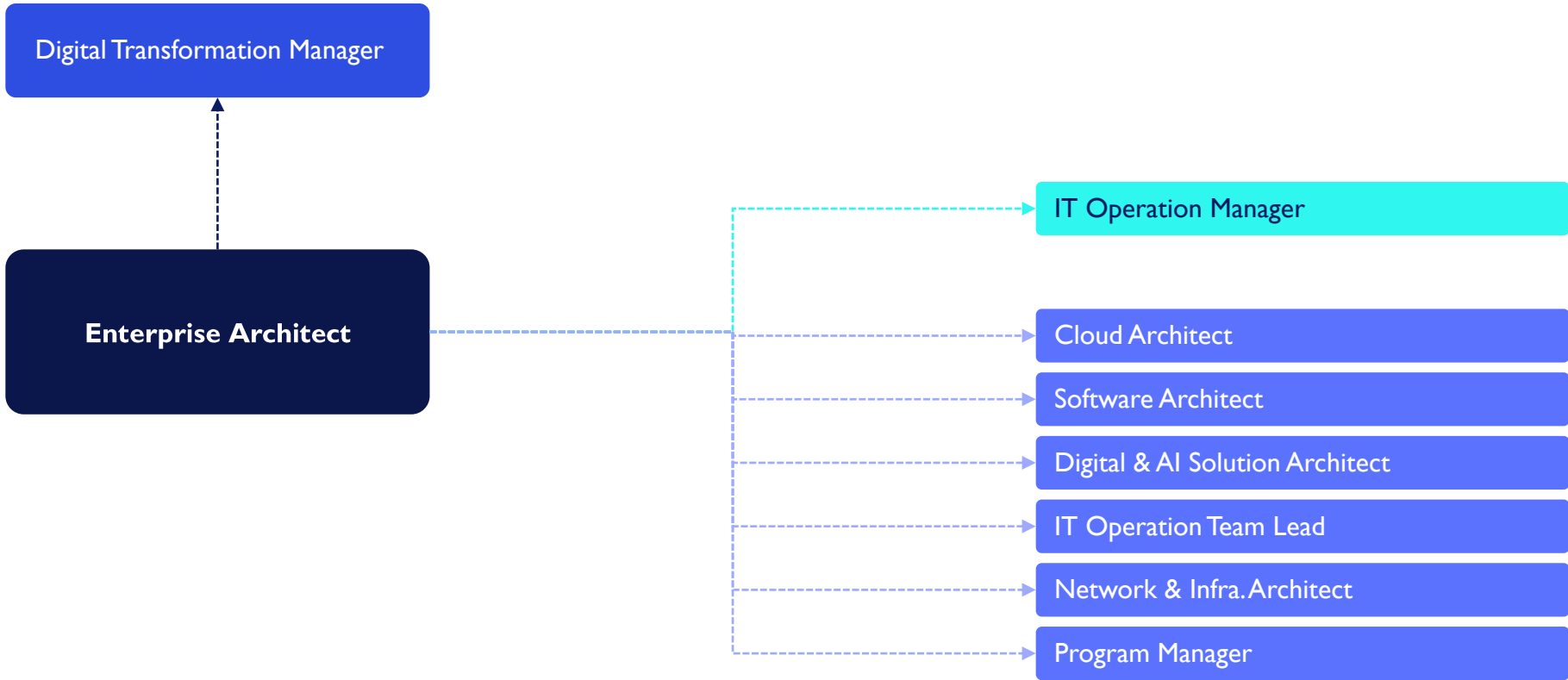




Digital Transformation & IT (3/18)



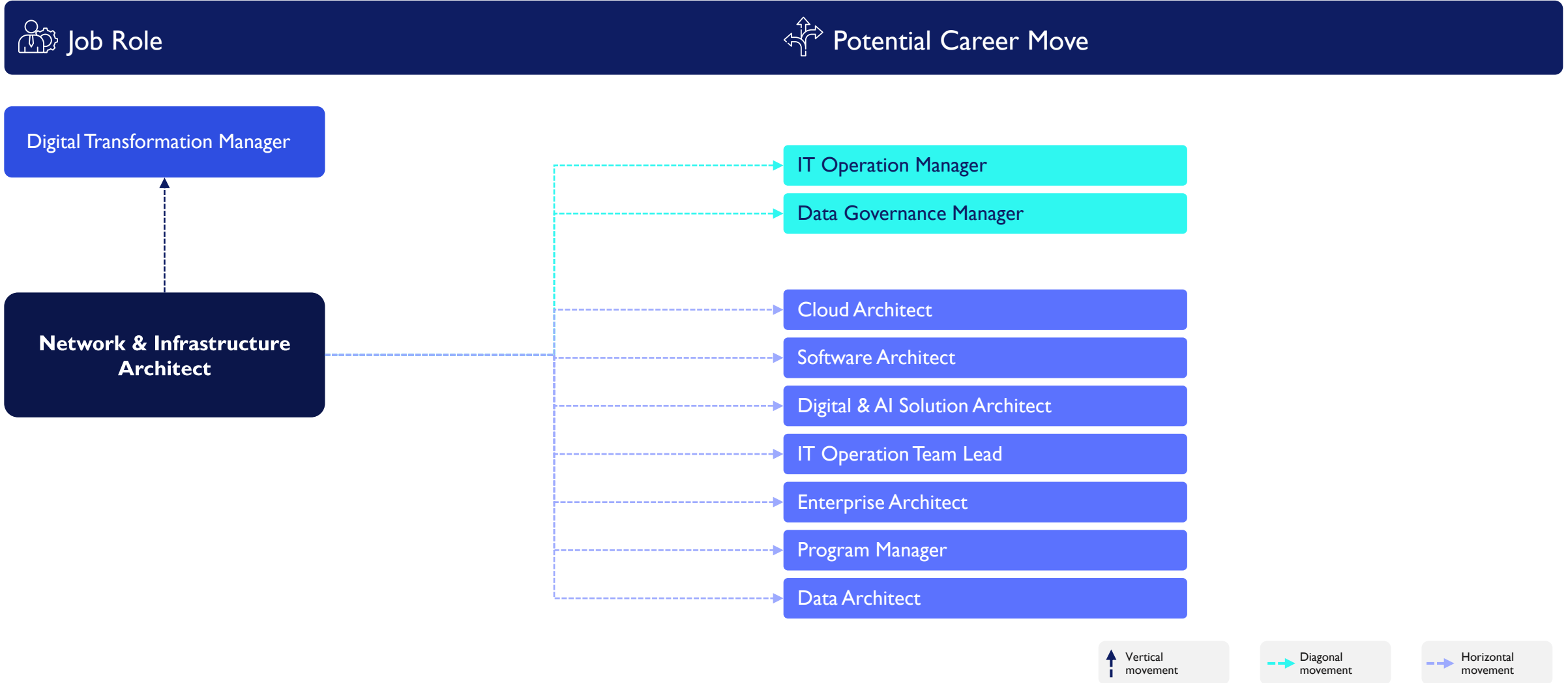
Digital Transformation & IT (4/18)

 Job Role  Potential Career Move



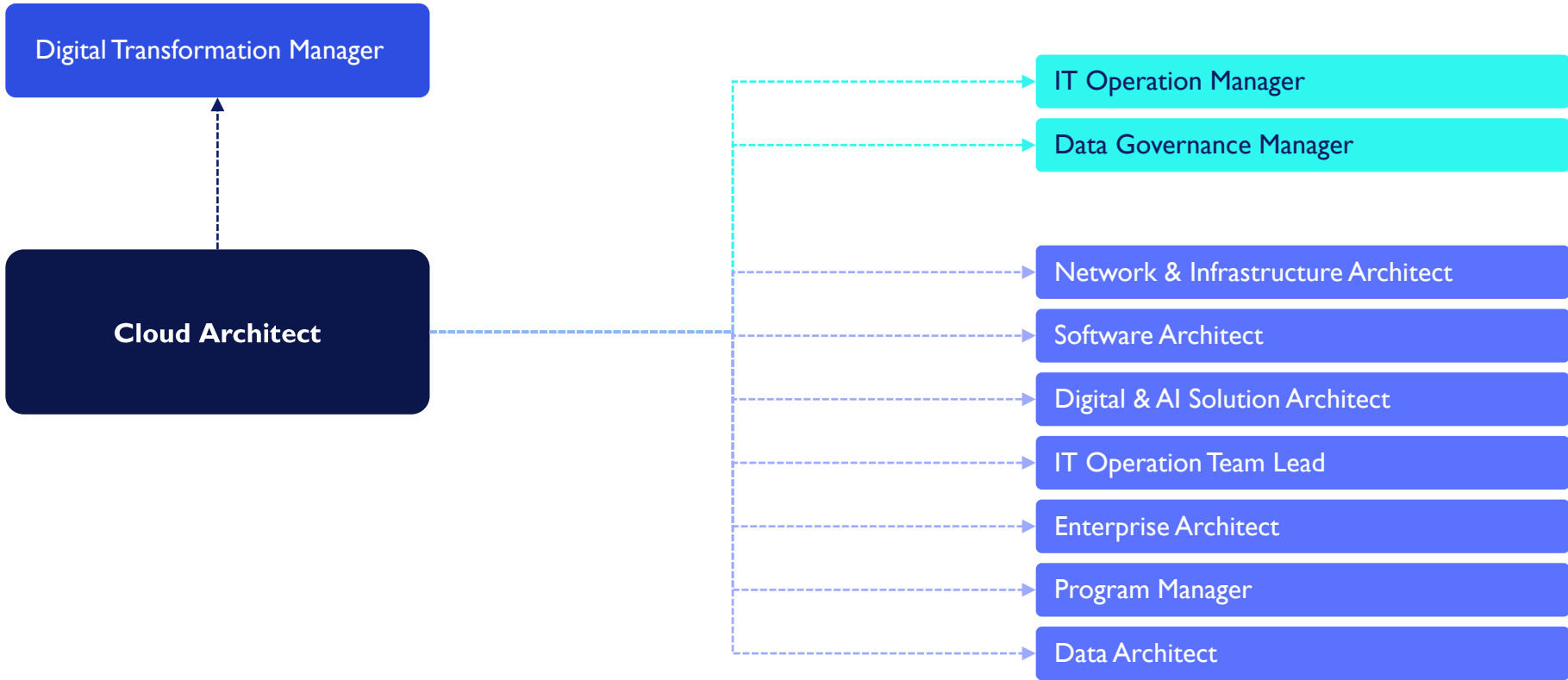
 Vertical movement  Diagonal movement  Horizontal movement



Digital Transformation & IT (5/18)



Digital Transformation & IT (6/18)

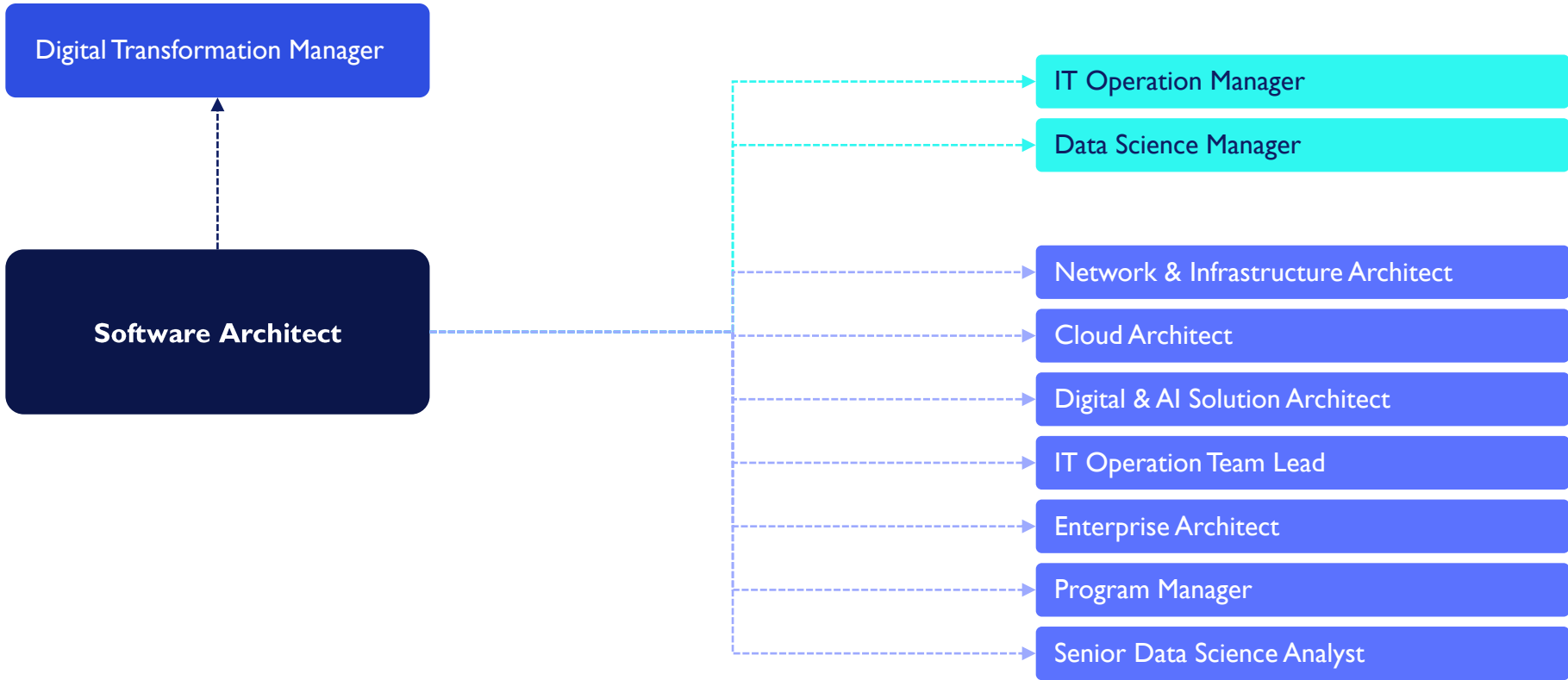
 Job Role  Potential Career Move



 Vertical movement  Diagonal movement  Horizontal movement

Digital Transformation & IT (7/18)

 Job Role  Potential Career Move

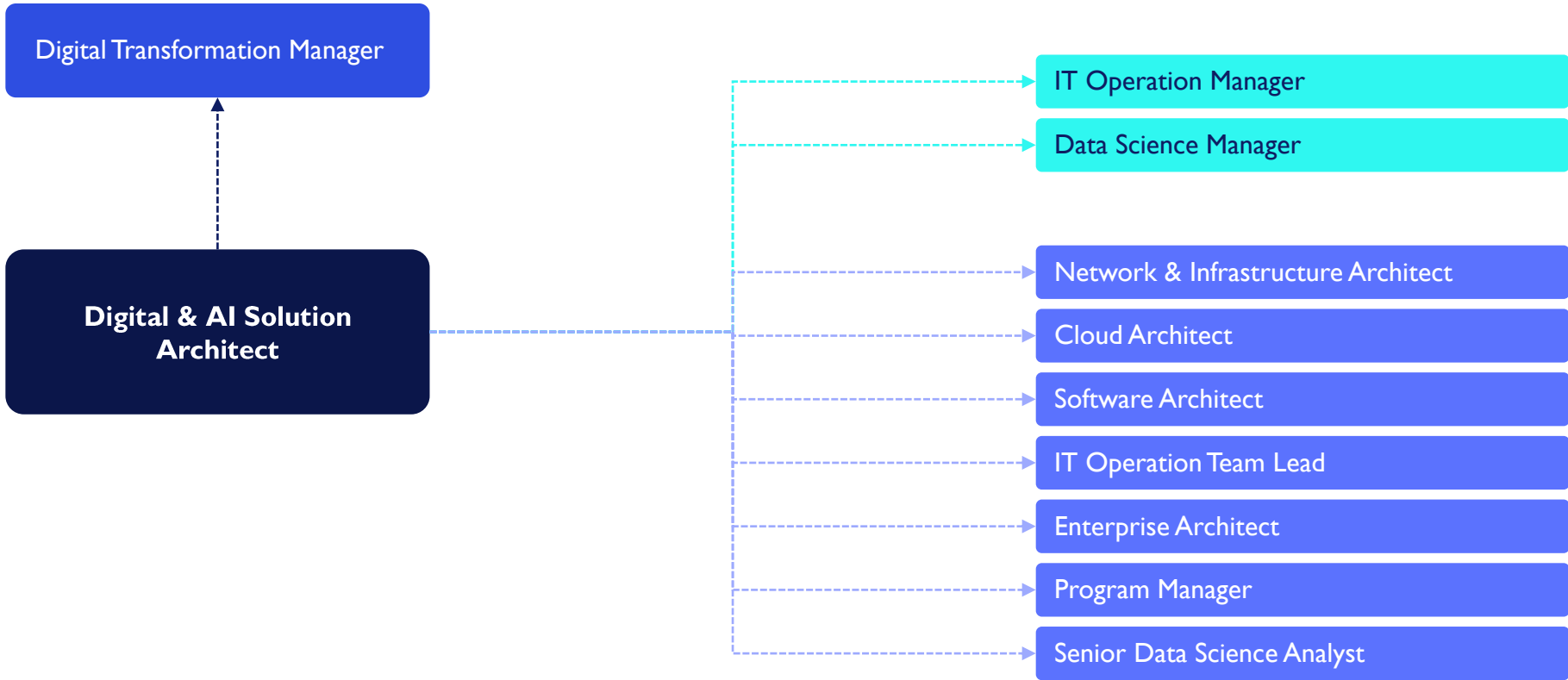


 Vertical movement

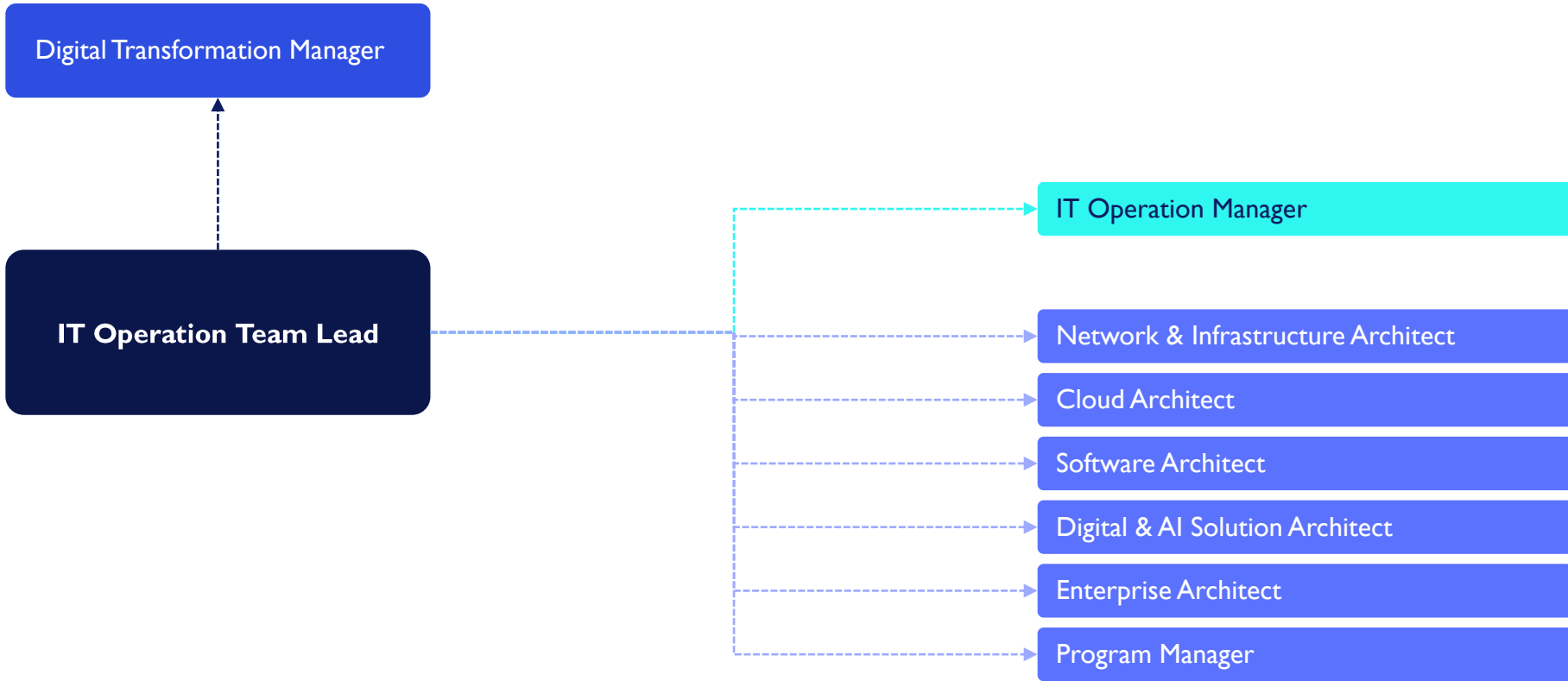
 Diagonal movement

 Horizontal movement

Digital Transformation & IT (8/18)




Digital Transformation & IT (9/18)

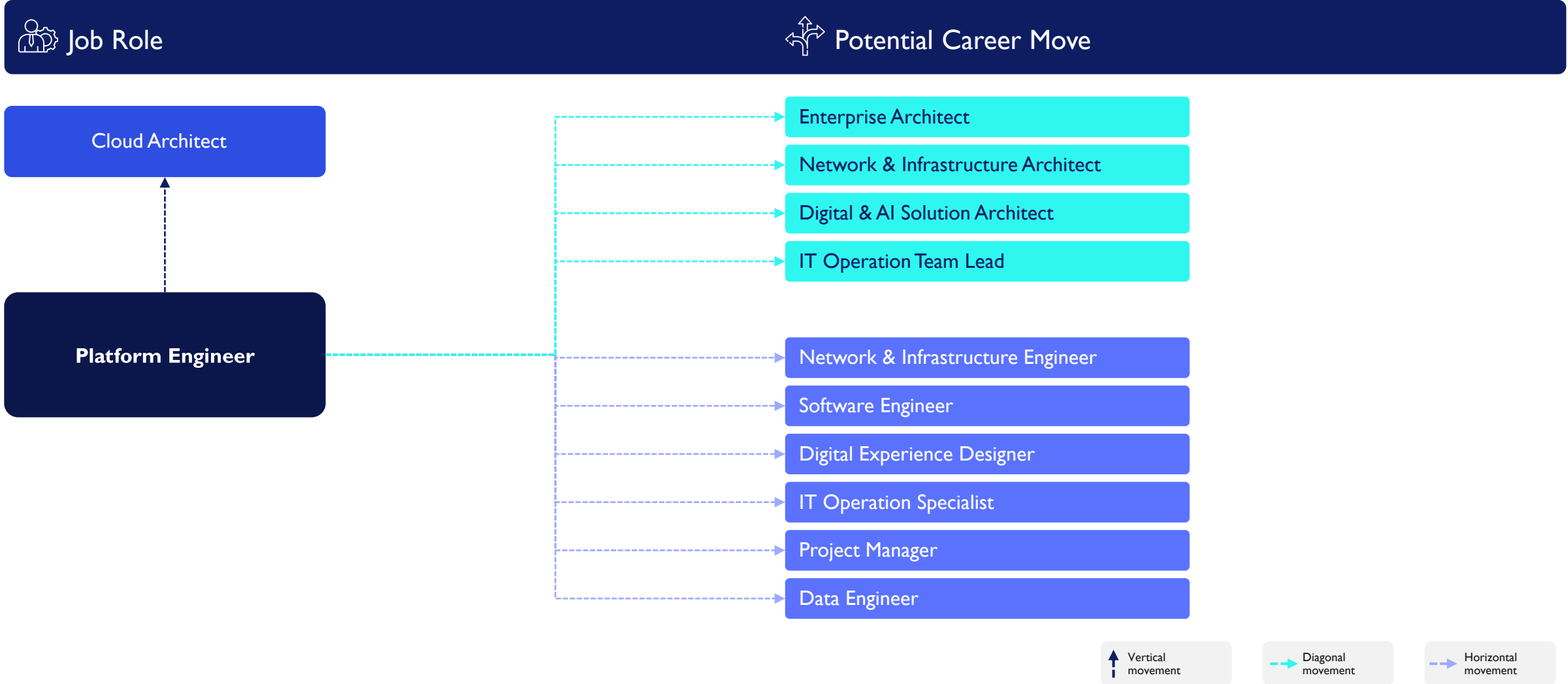


 Vertical movement

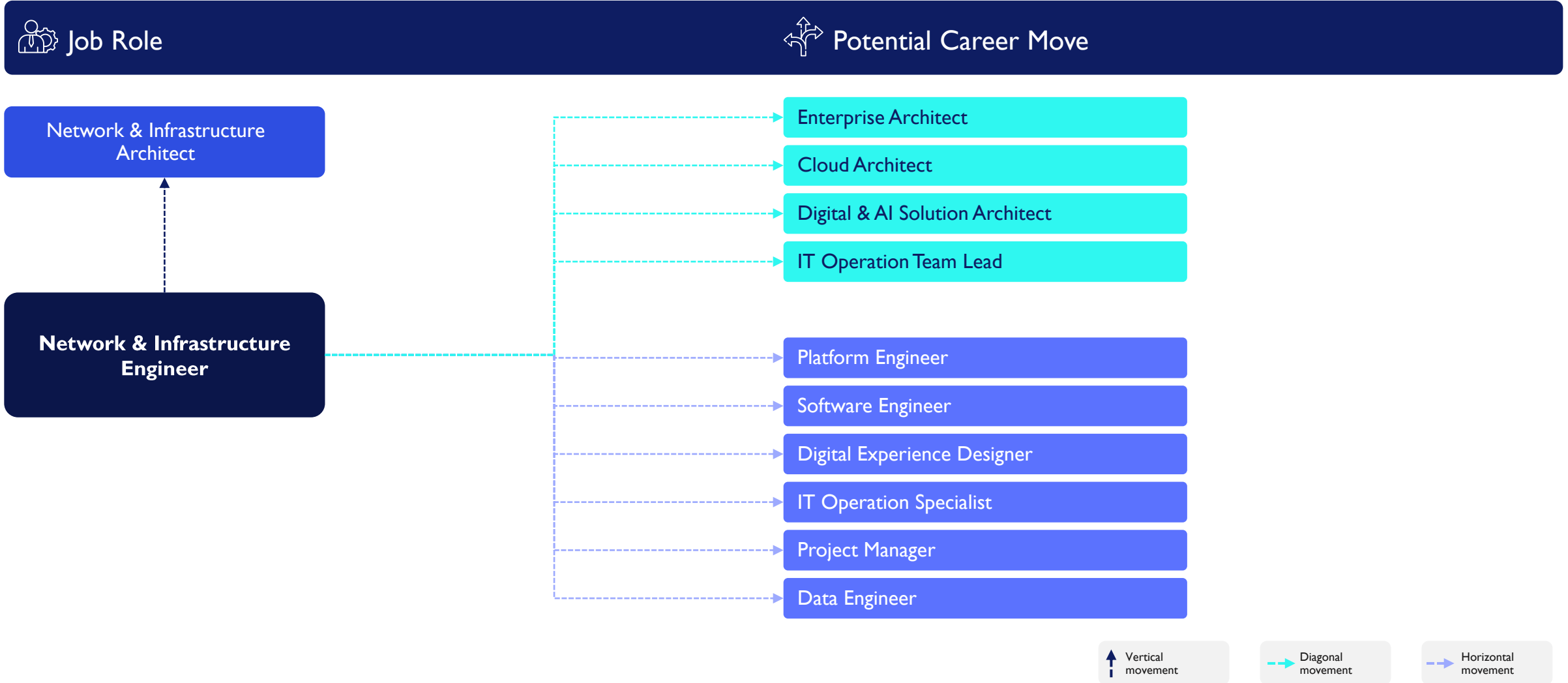
 Diagonal movement

 Horizontal movement

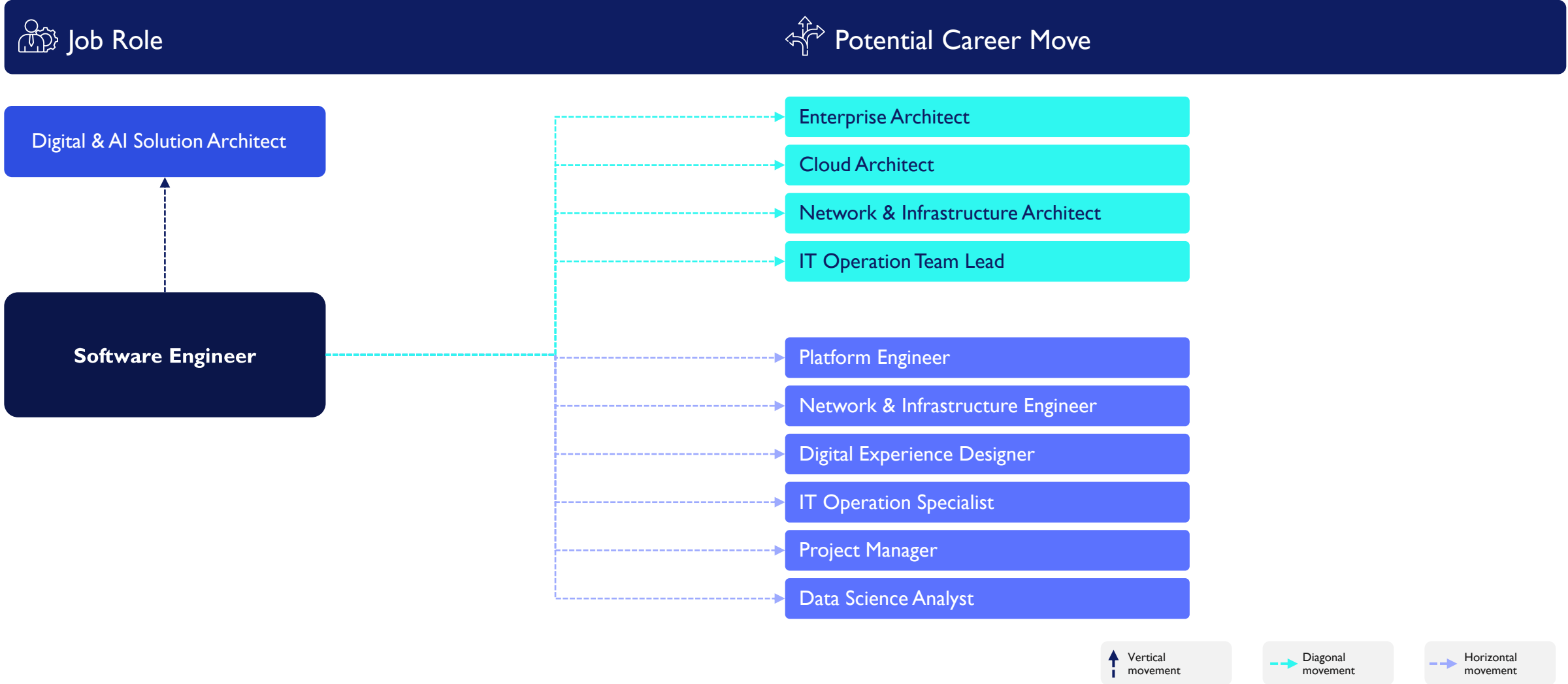
Digital Transformation & IT (10/18)



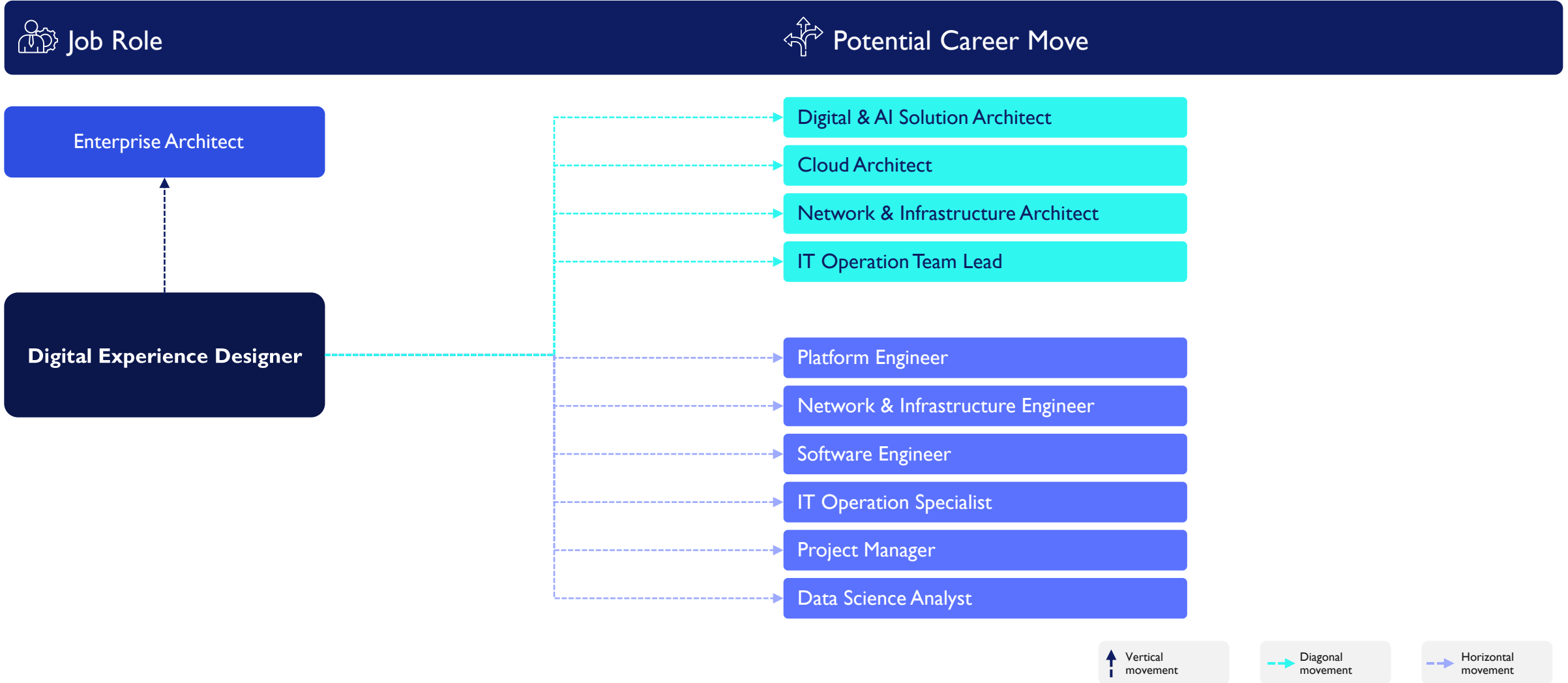
Digital Transformation & IT (11/18)



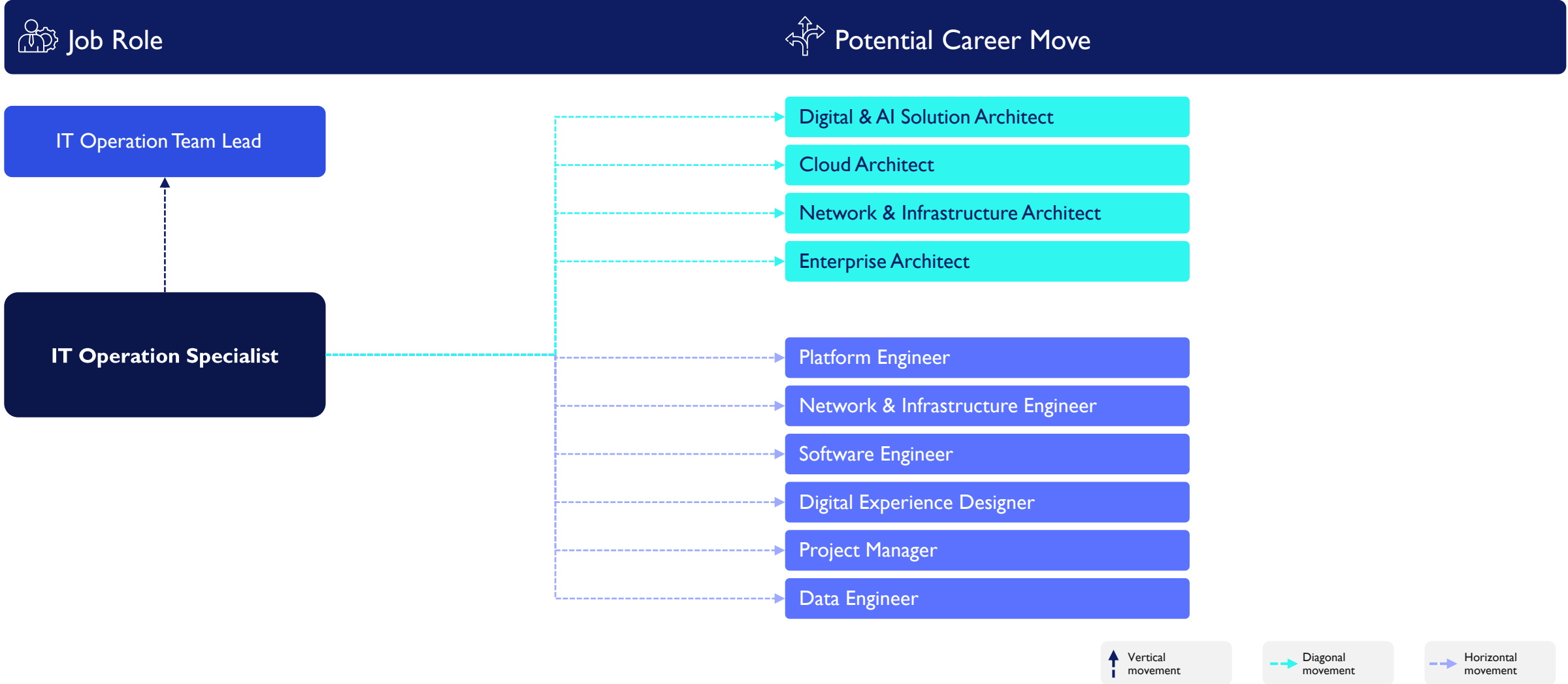
Digital Transformation & IT (12/18)



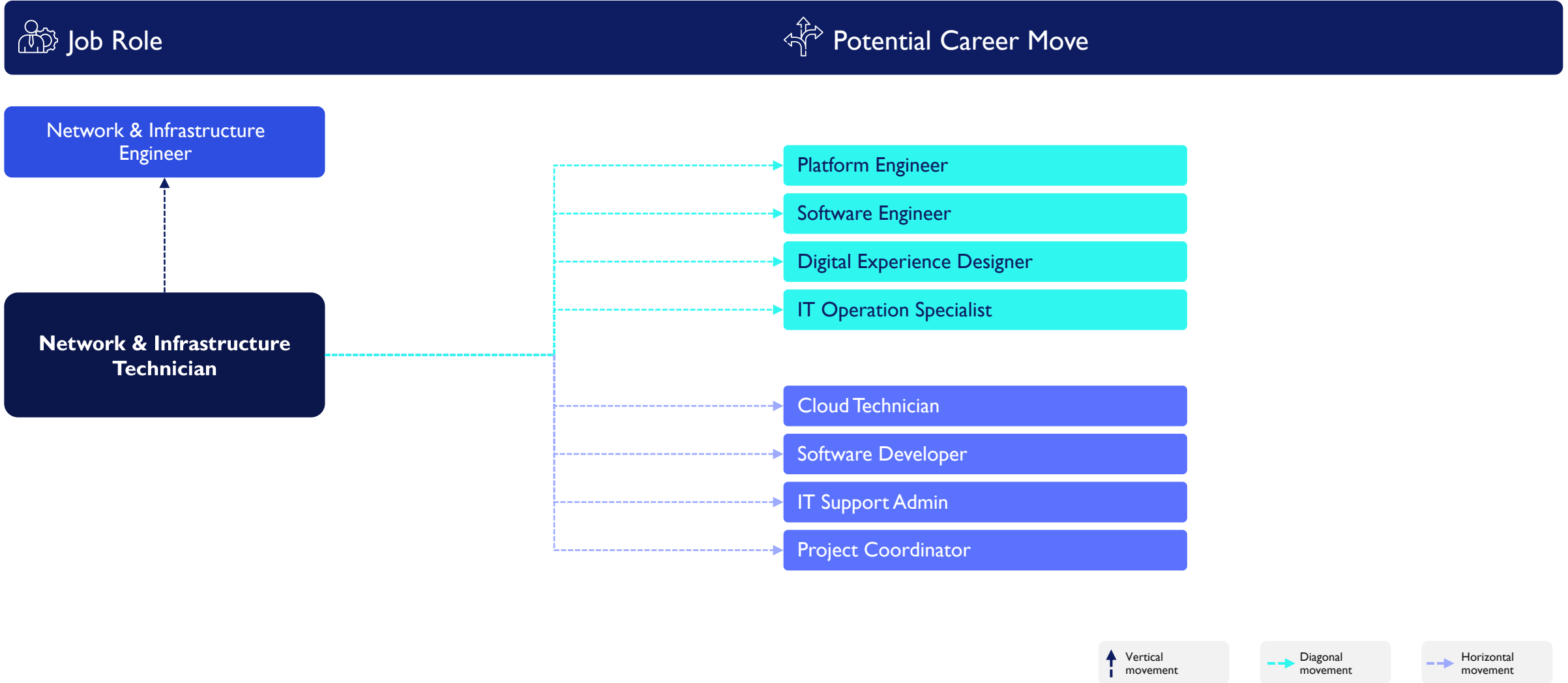
Digital Transformation & IT (13/18)



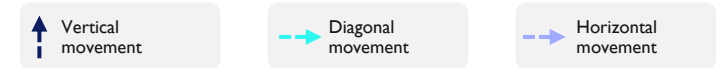
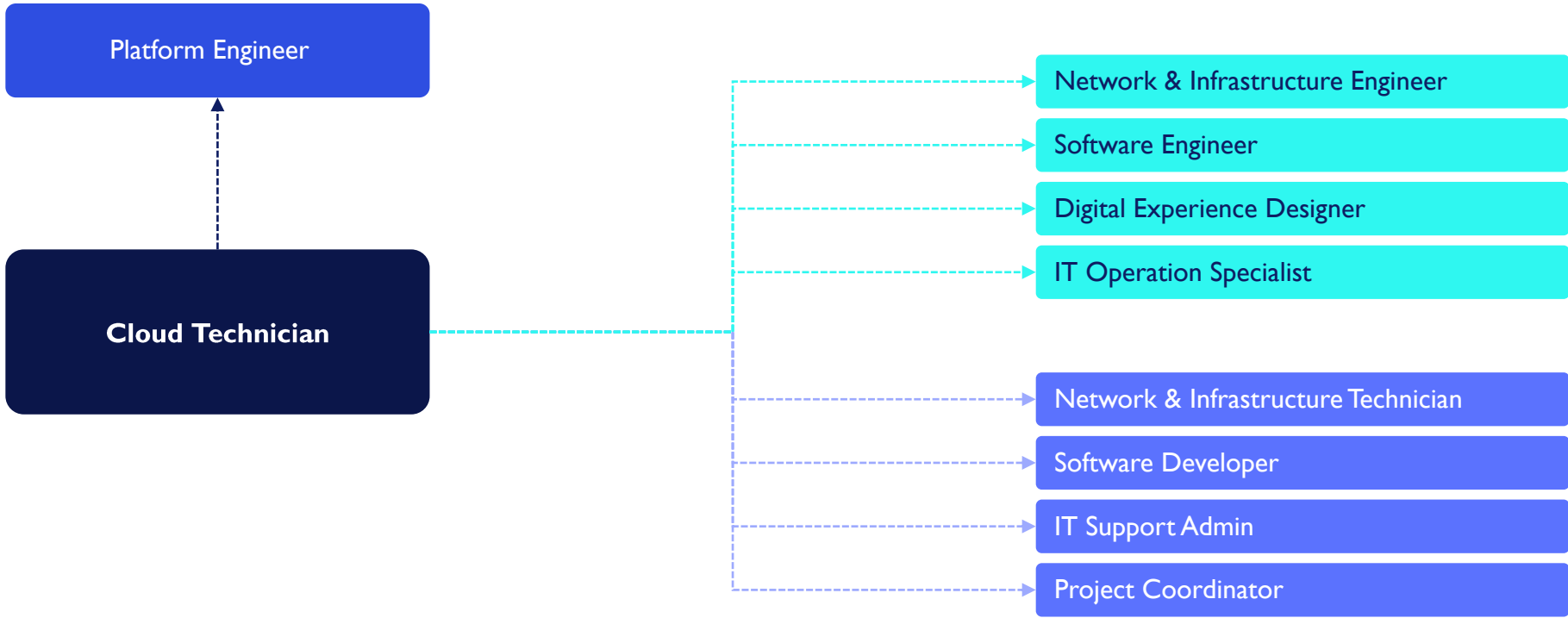
Digital Transformation & IT (14/18)



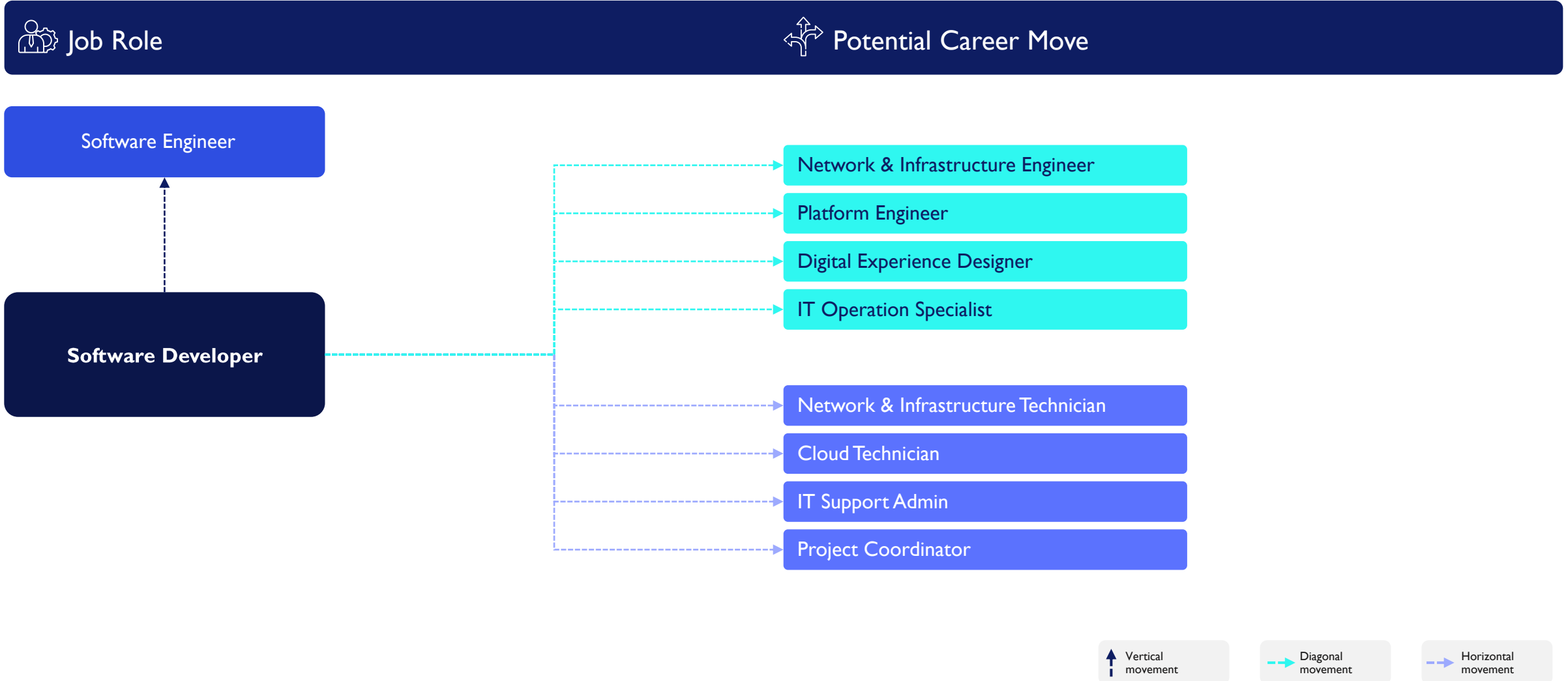
Digital Transformation & IT (15/18)



Digital Transformation & IT (16/18)

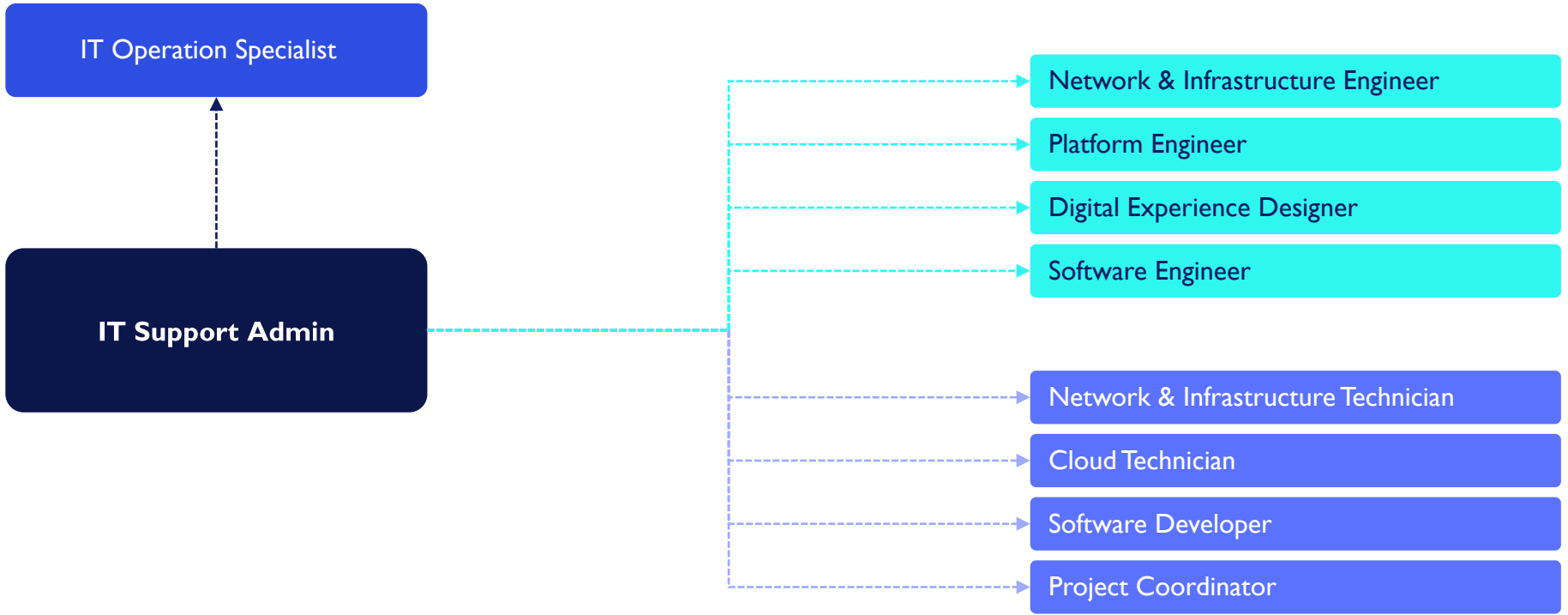



Digital Transformation & IT (17/18)




Digital Transformation & IT (18/18)

 Job Role  Potential Career Move

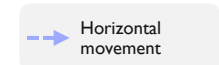


 Vertical movement

 Diagonal movement

 Horizontal movement

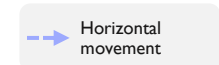
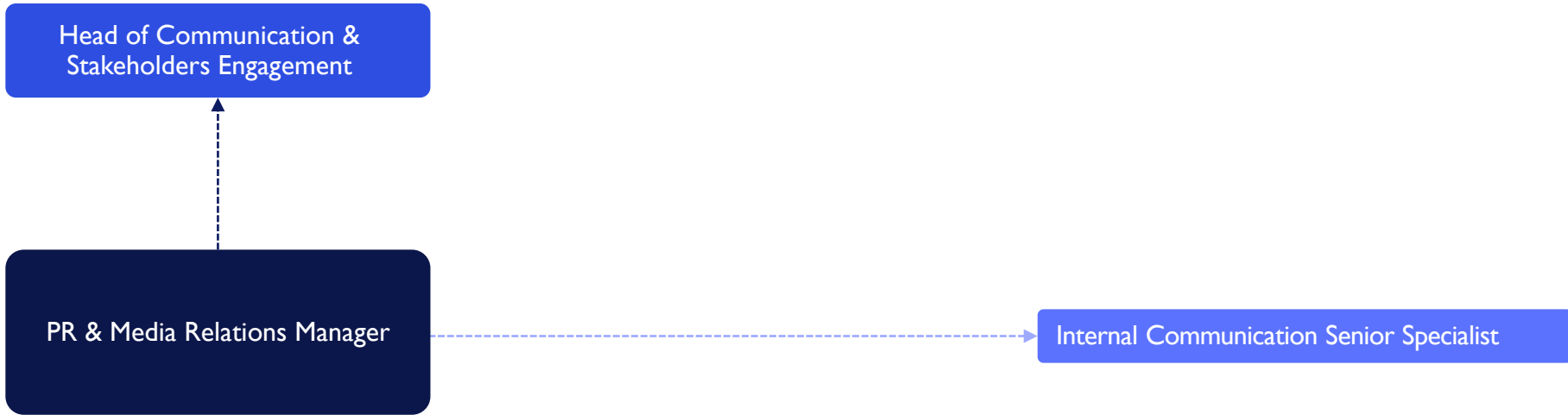
Communications & Stakeholder Engagement (1/5)



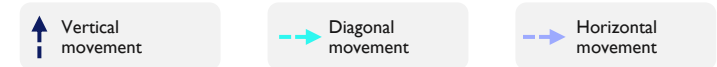
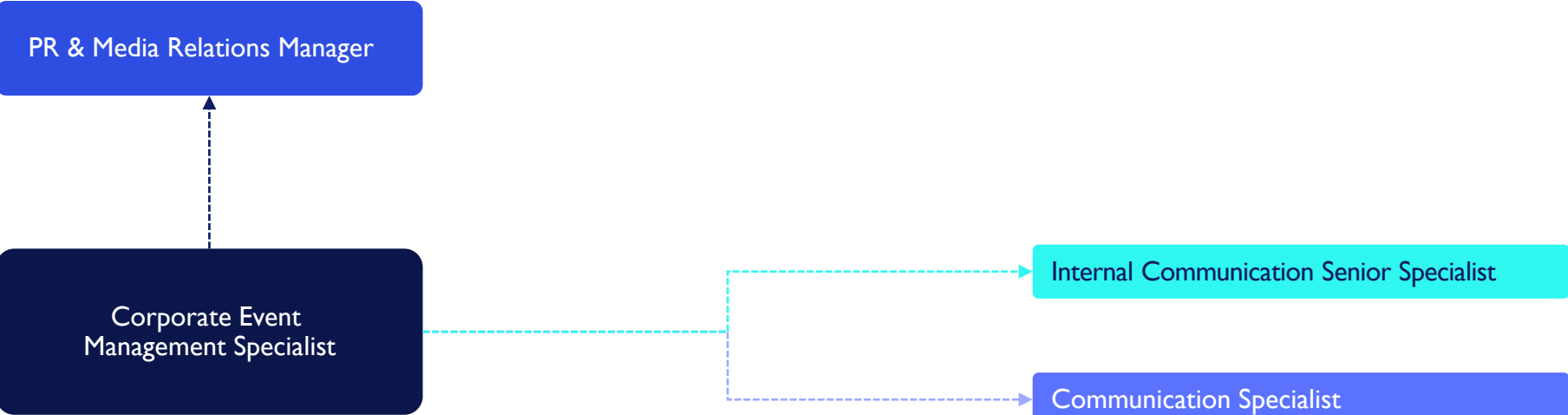
Communications & Stakeholder Engagement (2/5)



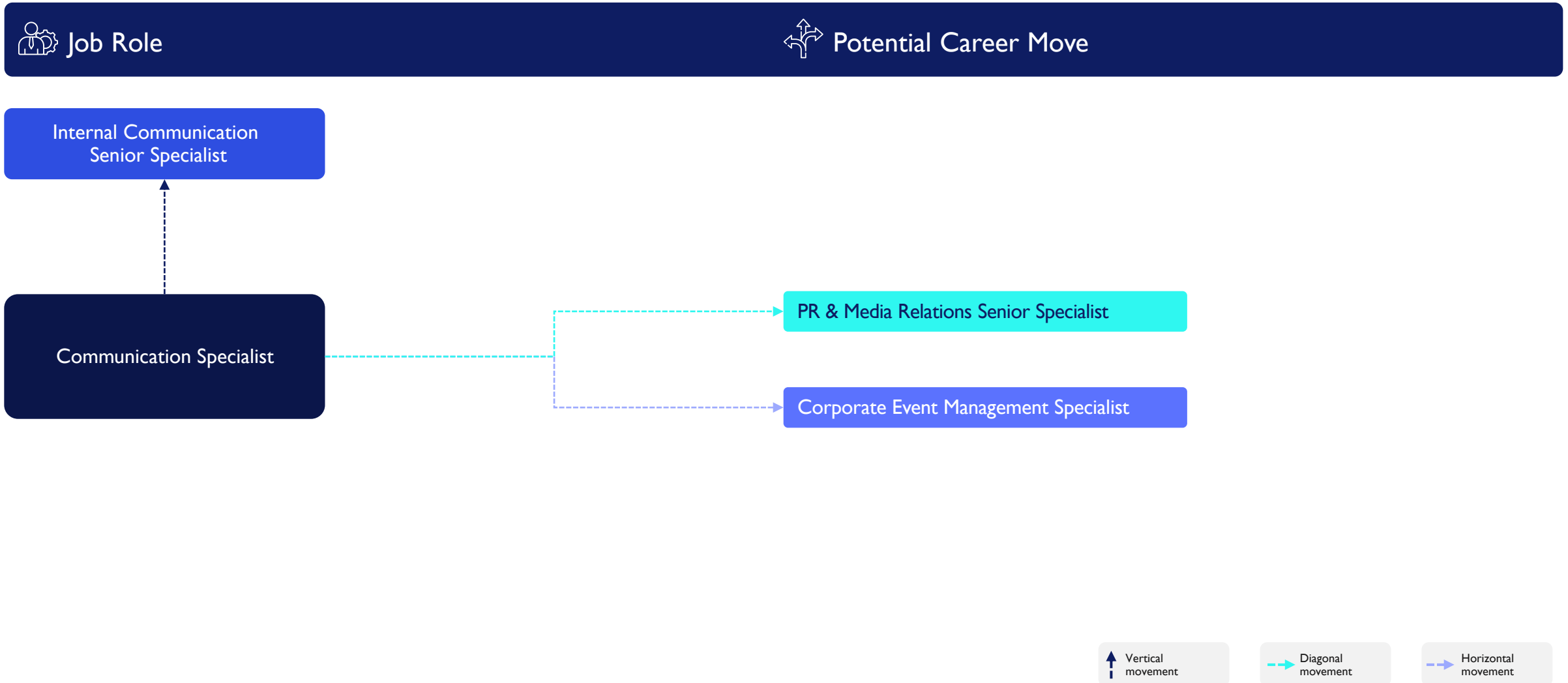
Communications & Stakeholder Engagement (3/5)



Communications & Stakeholder Engagement (4/5)



Communications & Stakeholder Engagement (5/5)




Corporate Governance (1/4)

 Job Role


 Potential Career Move

Head of Corporate Governance

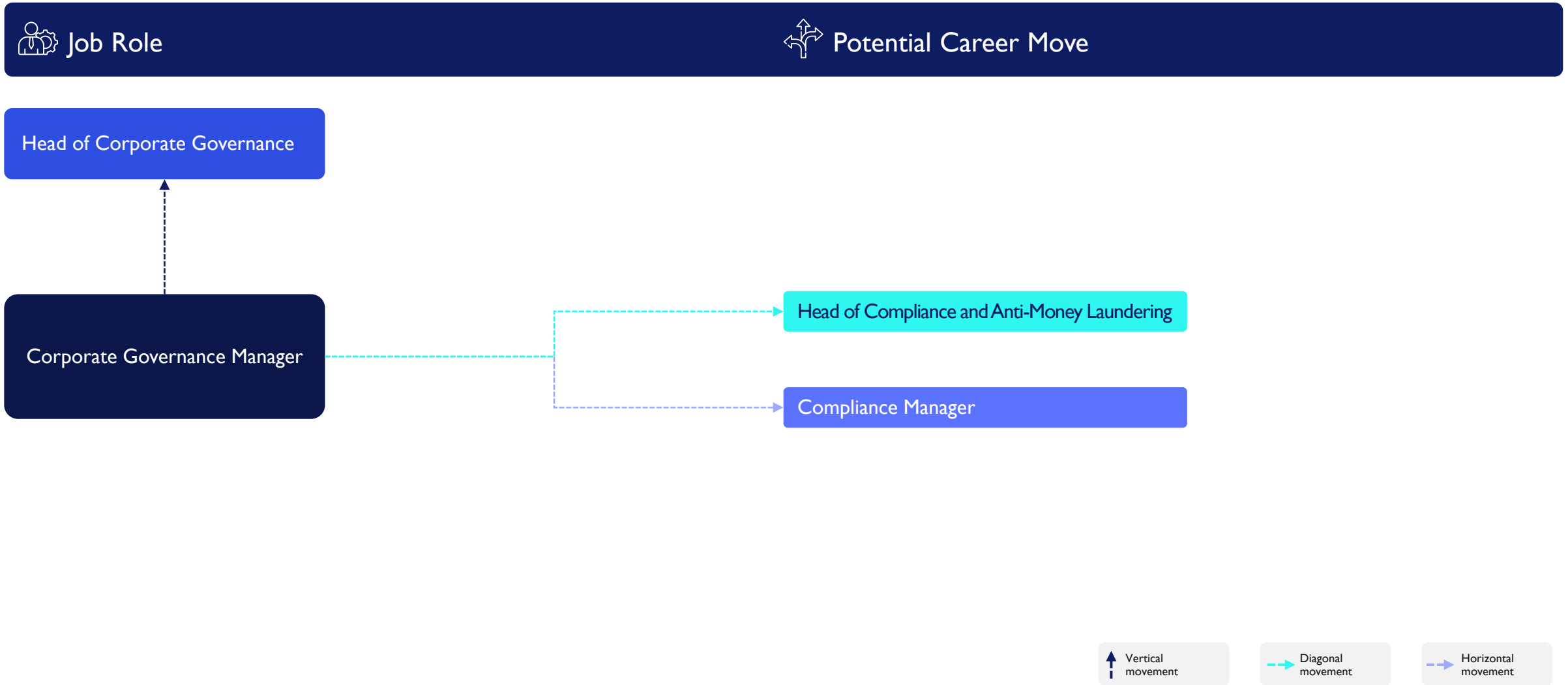
Head of Compliance and Anti-Money Laundering

 Vertical movement

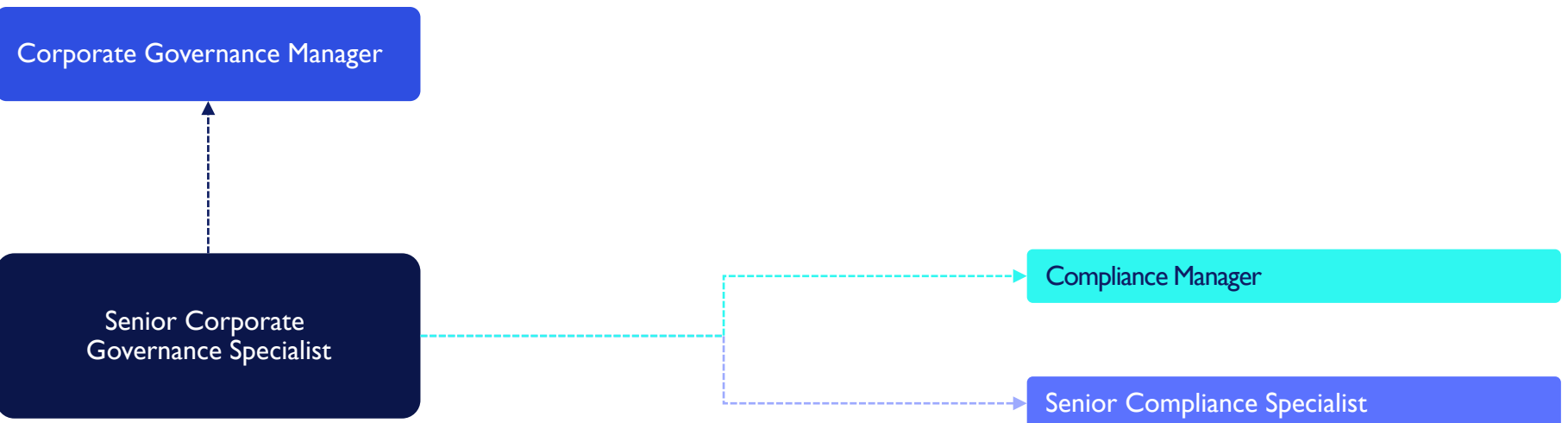
 Diagonal movement

 Horizontal movement

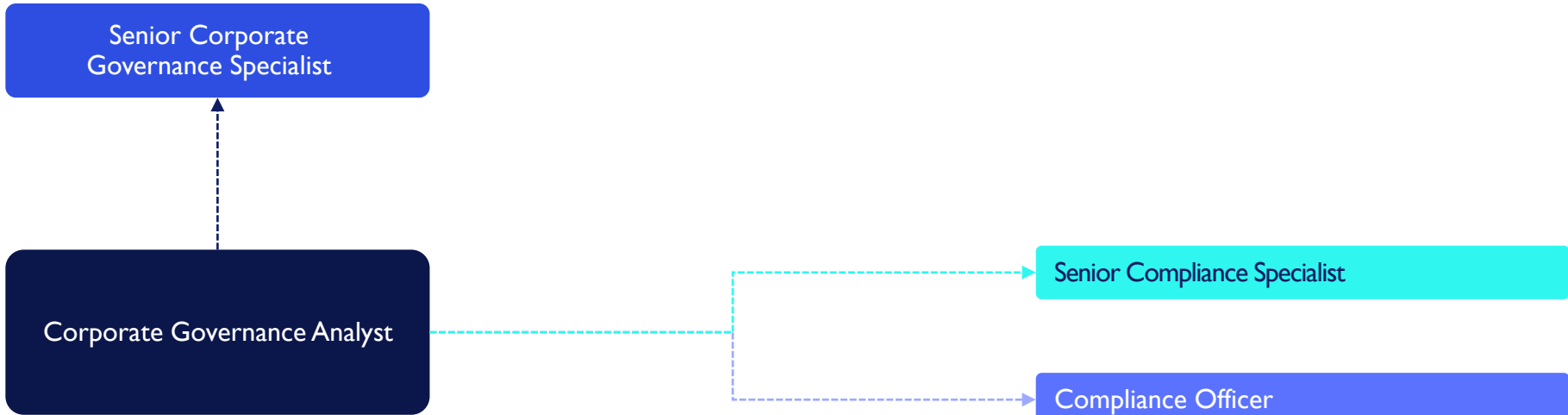
Corporate Governance (2/4)



Corporate Governance (3/4)




Corporate Governance (4/4)



 Vertical movement

 Diagonal movement

 Horizontal movement


Corporate Strategy (1/4)

 Job Role


 Potential Career Move

Head of Corporate Strategy

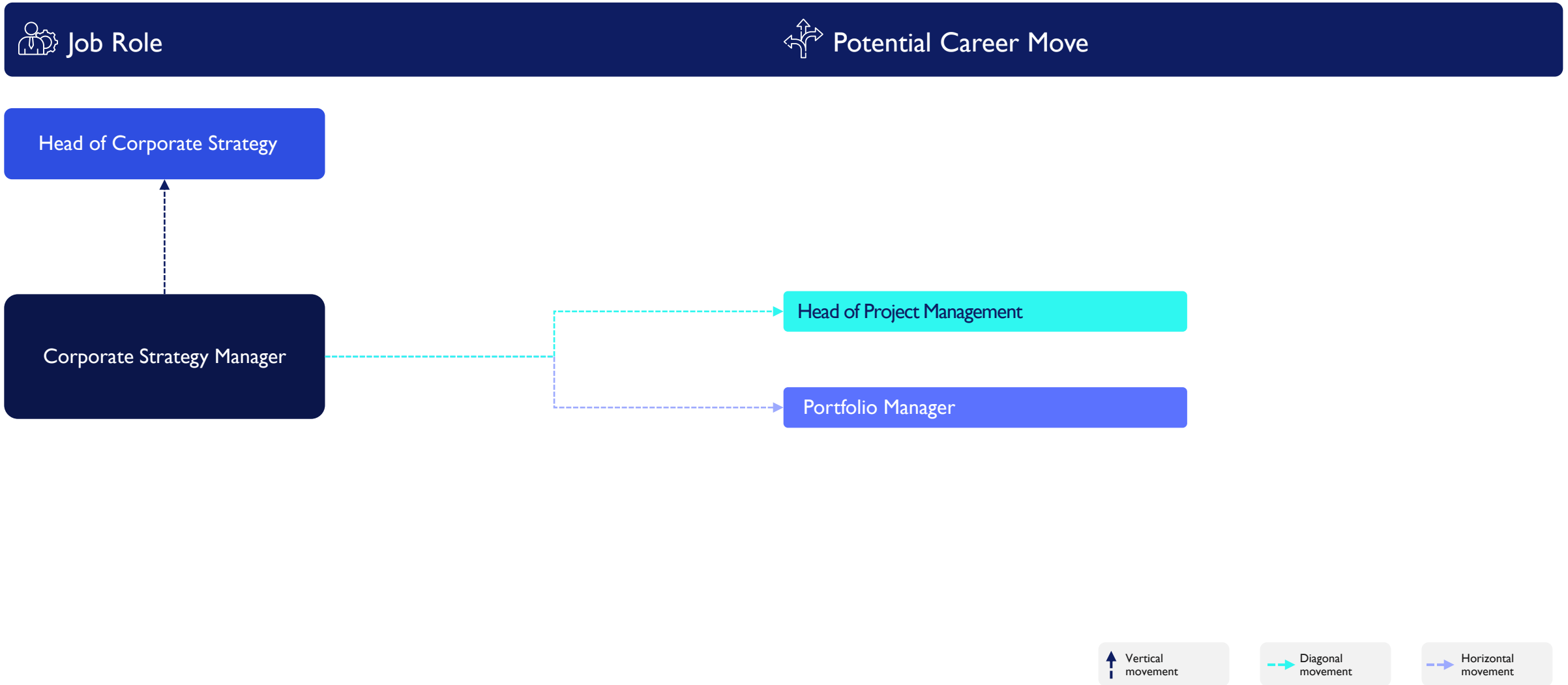
Head of Project Management

 Vertical movement

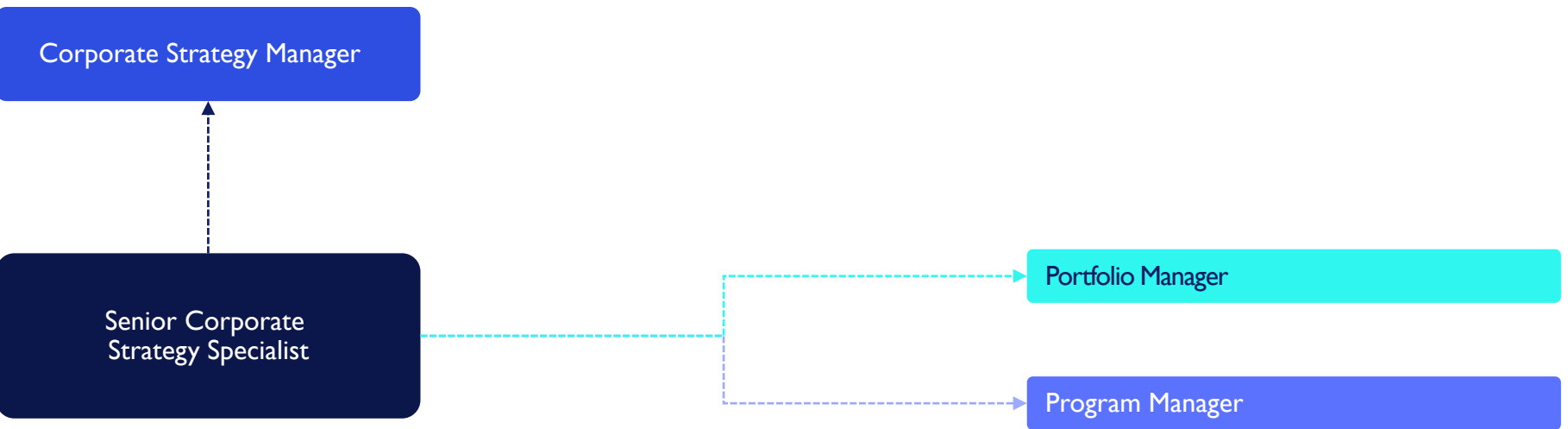
 Diagonal movement

 Horizontal movement

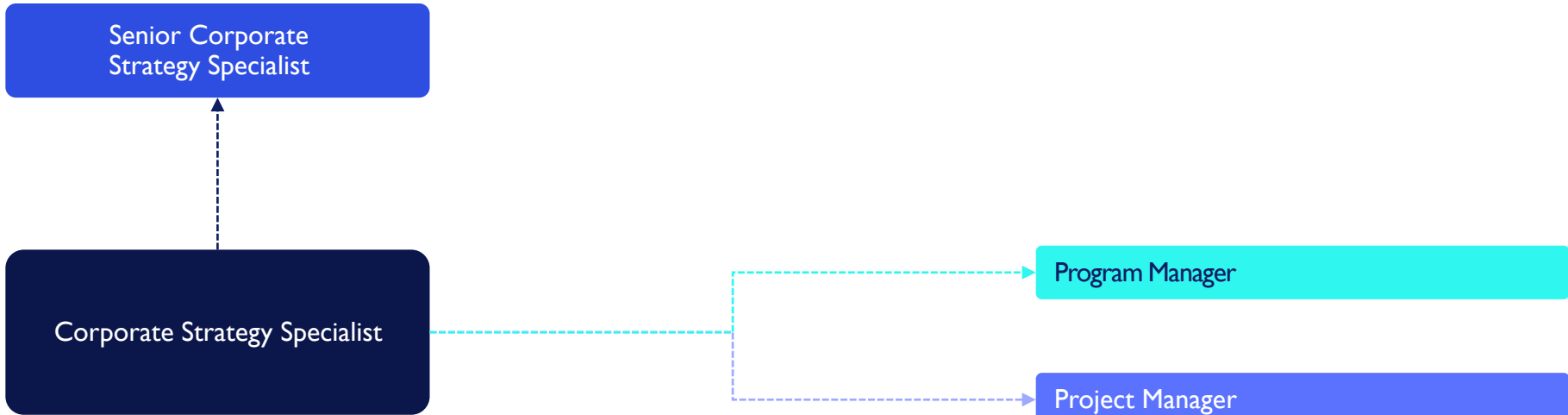
Corporate Governance (2/4)



Corporate Strategy (3/4)




Corporate Strategy (4/4)



 Vertical movement

 Diagonal movement


 Horizontal movement

Cyber Security (1/4)


 Job Role

 Potential Career Move

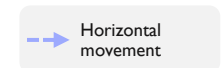
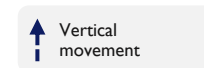
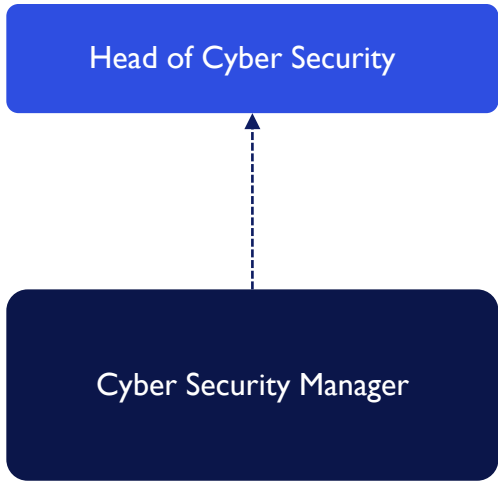
Head of Cyber Security

 Vertical movement

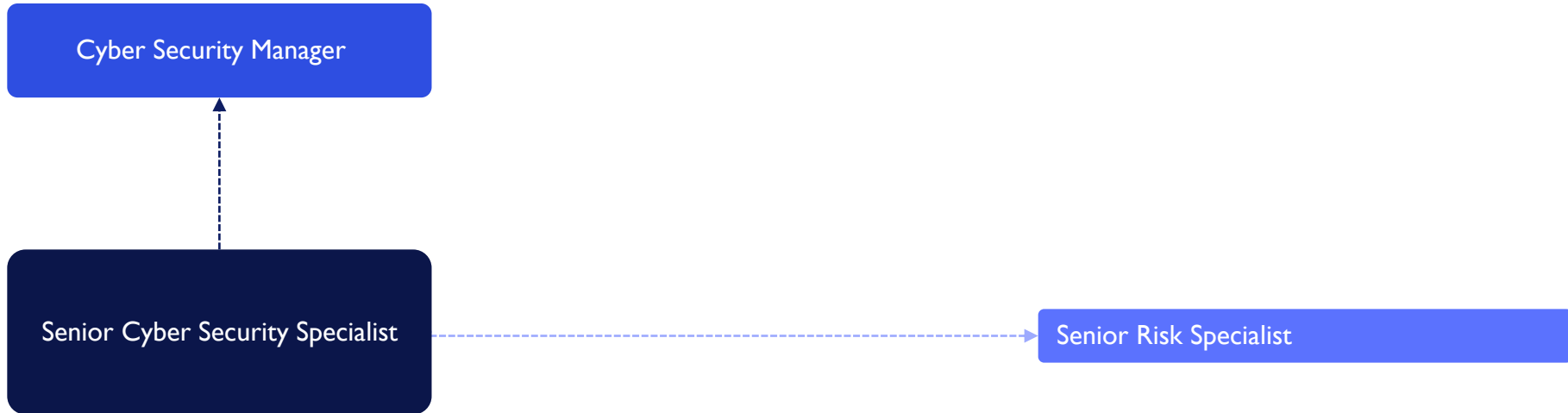
 Diagonal movement

 Horizontal movement

Cyber Security (2/4)



Cyber Security (3/4)



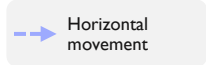
Cyber Security (3/4)



Senior Cyber Security Specialist

Cyber Security Specialist

Risk Analyst





Facilities Management (1/5)


 Job Role

 Potential Career Move

Head of Facilities Management

 Vertical movement

 Diagonal movement

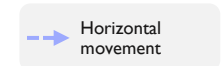
 Horizontal movement

Facilities Management (2/5)



Head of Facilities Management

Facilities Management Manager

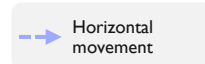
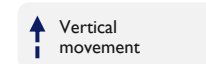


Facilities Management (3/5)

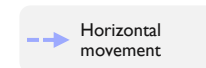
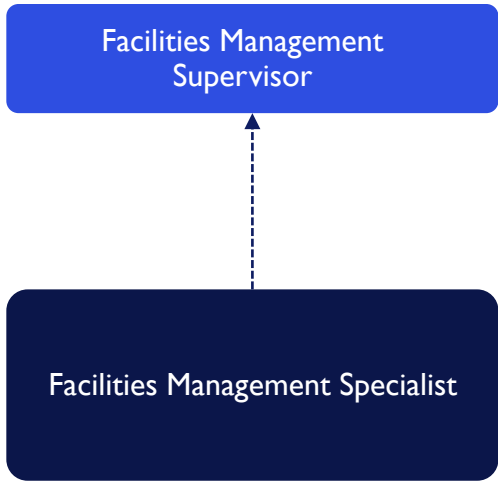


Facilities Management Manager

Facilities Management Supervisor



Facilities Management (4/5)

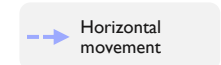
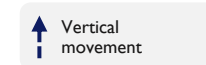


Facilities Management (5/5)



Facilities Management Specialist

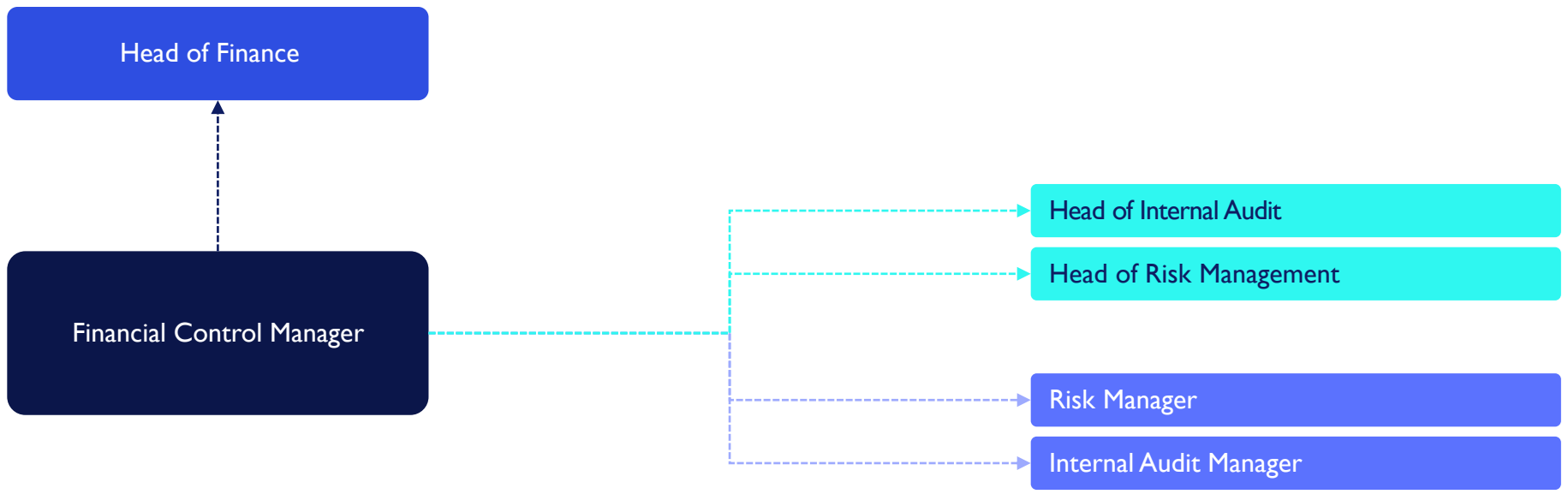
Facilities Management Administrator



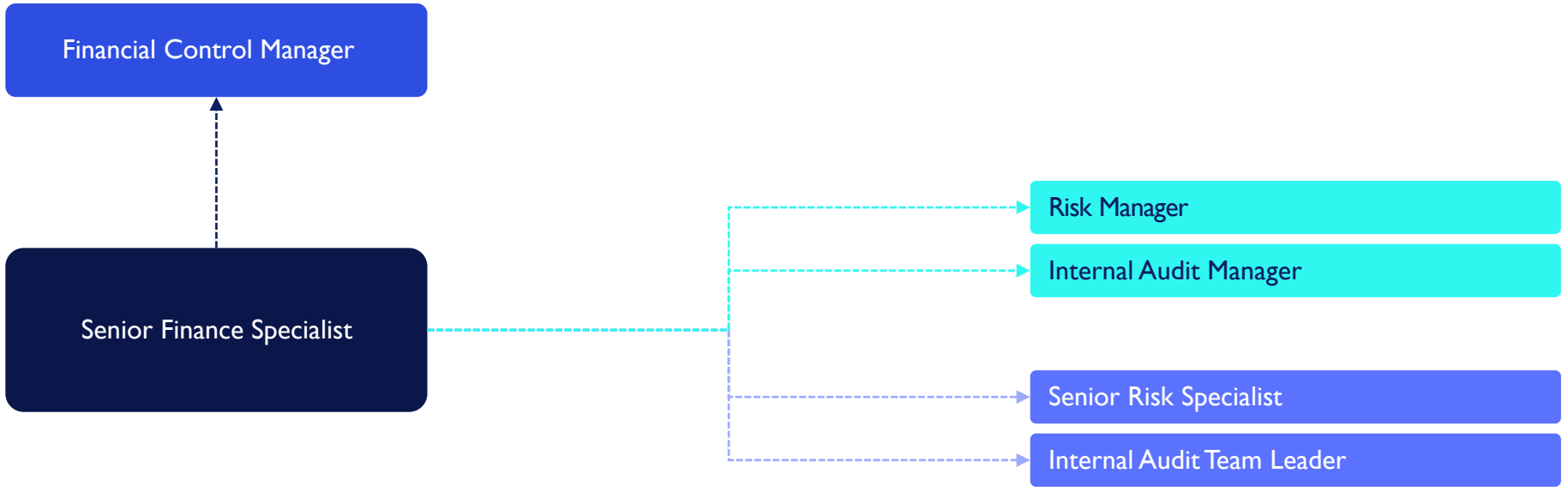
Finance and Tax (I/I0)



 Job Role  Potential Career Move




Finance and Tax (3/10)

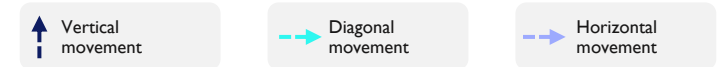
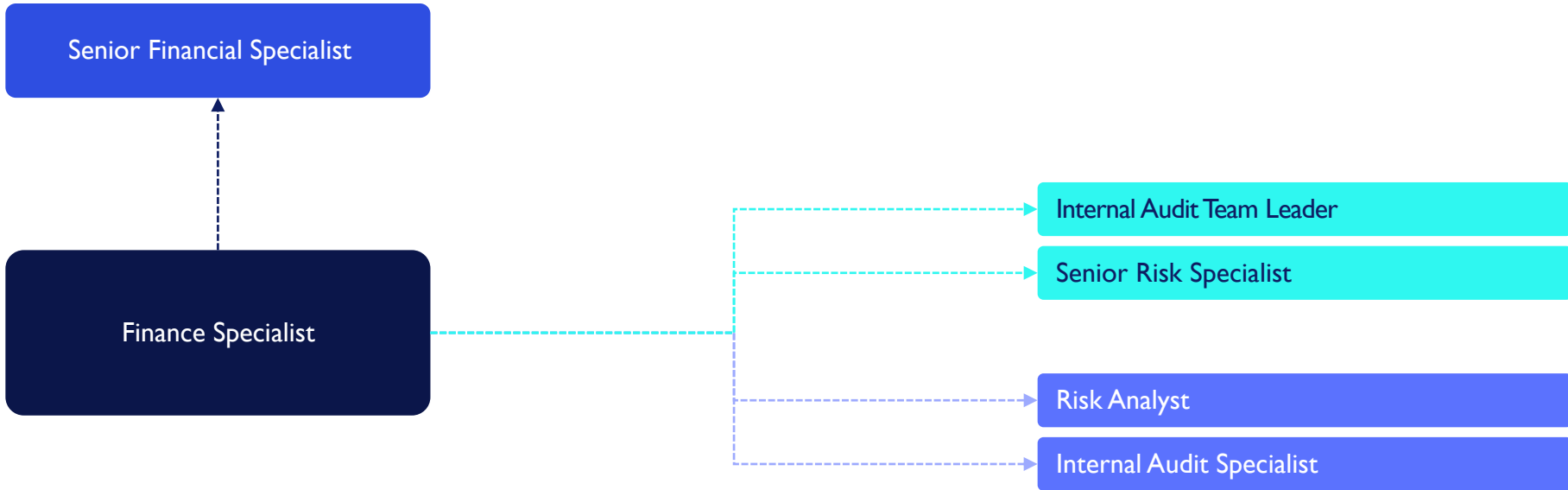


 Vertical movement

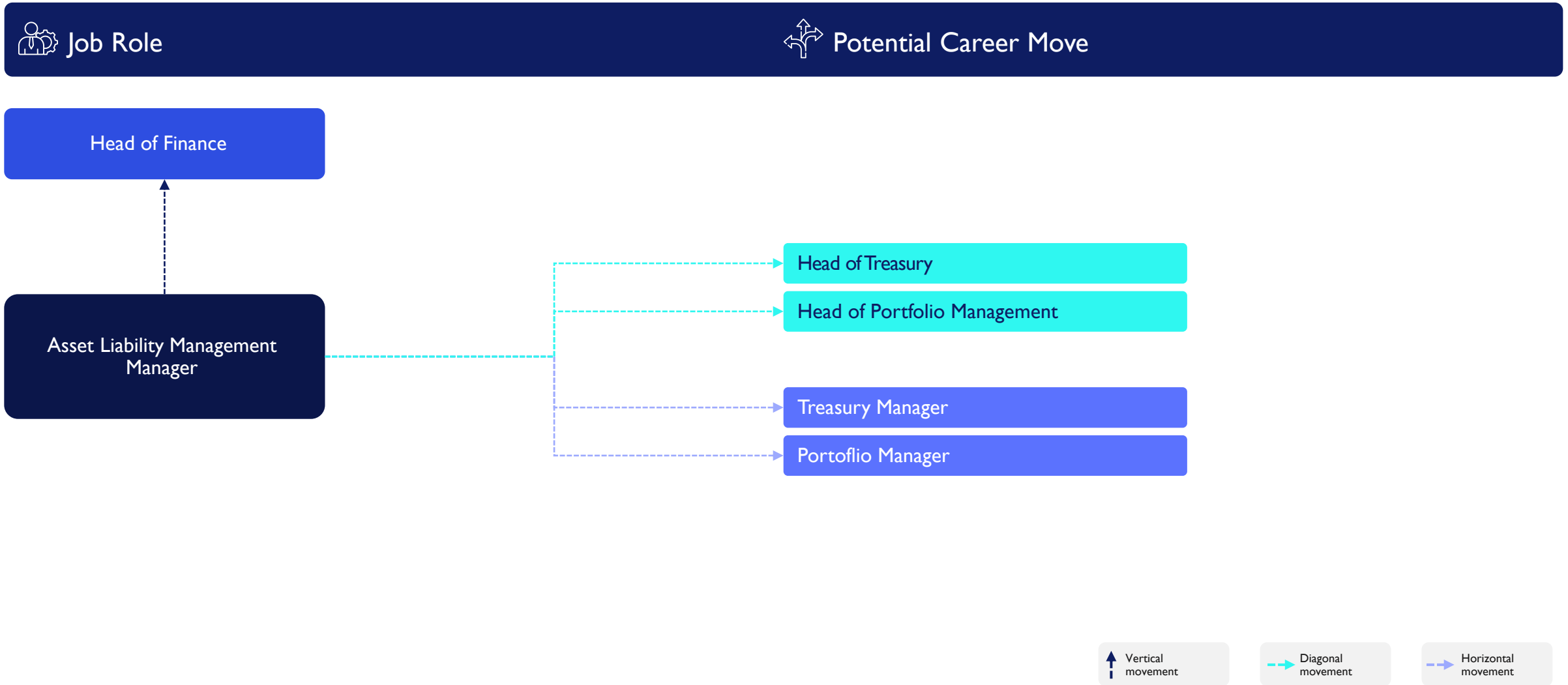
 Diagonal movement

 Horizontal movement

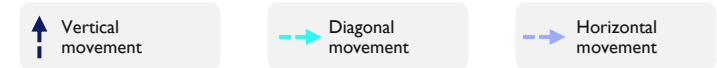
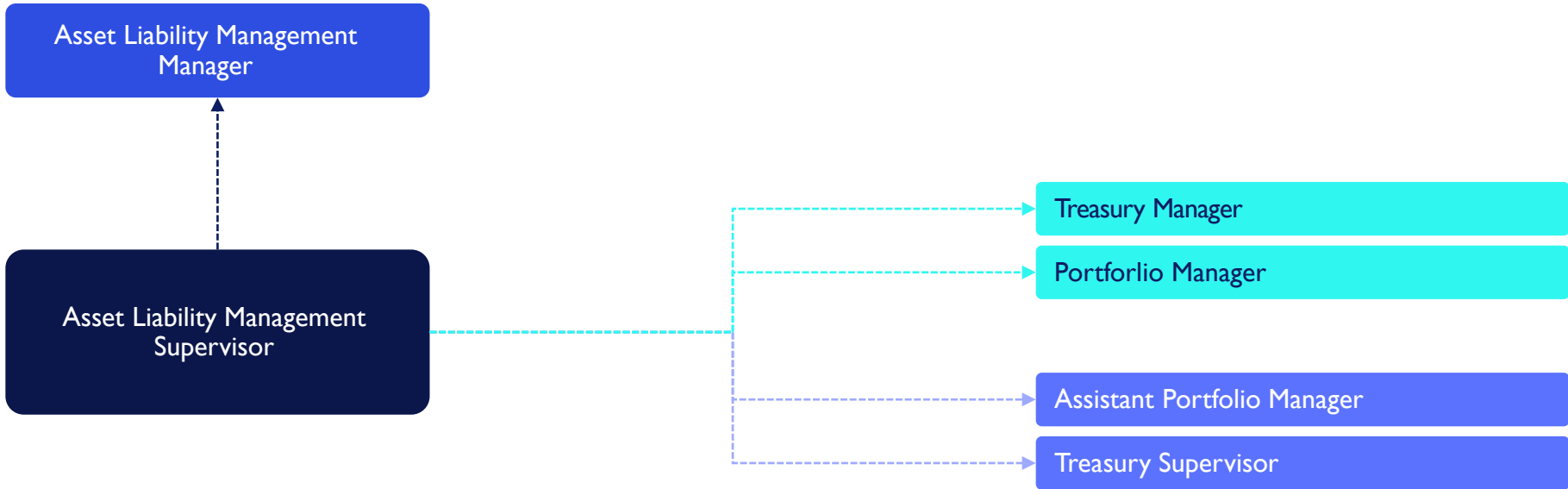
 Job Role  Potential Career Move



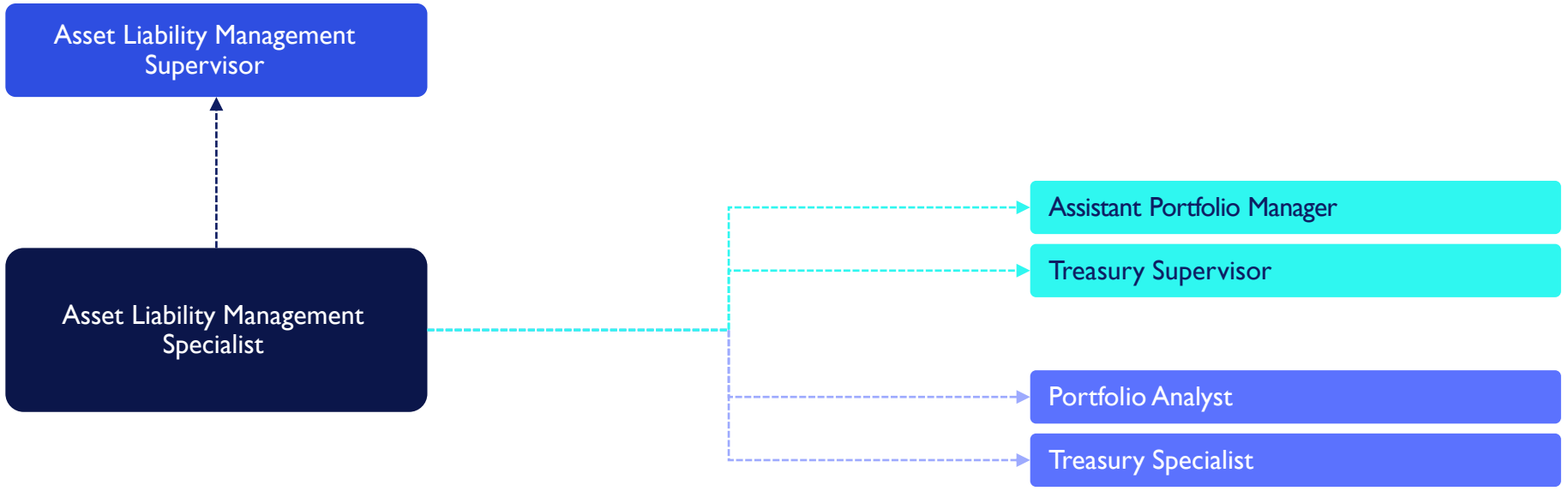
Finance and Tax (5/10)




 Job Role  Potential Career Move




Finance and Tax (7/10)

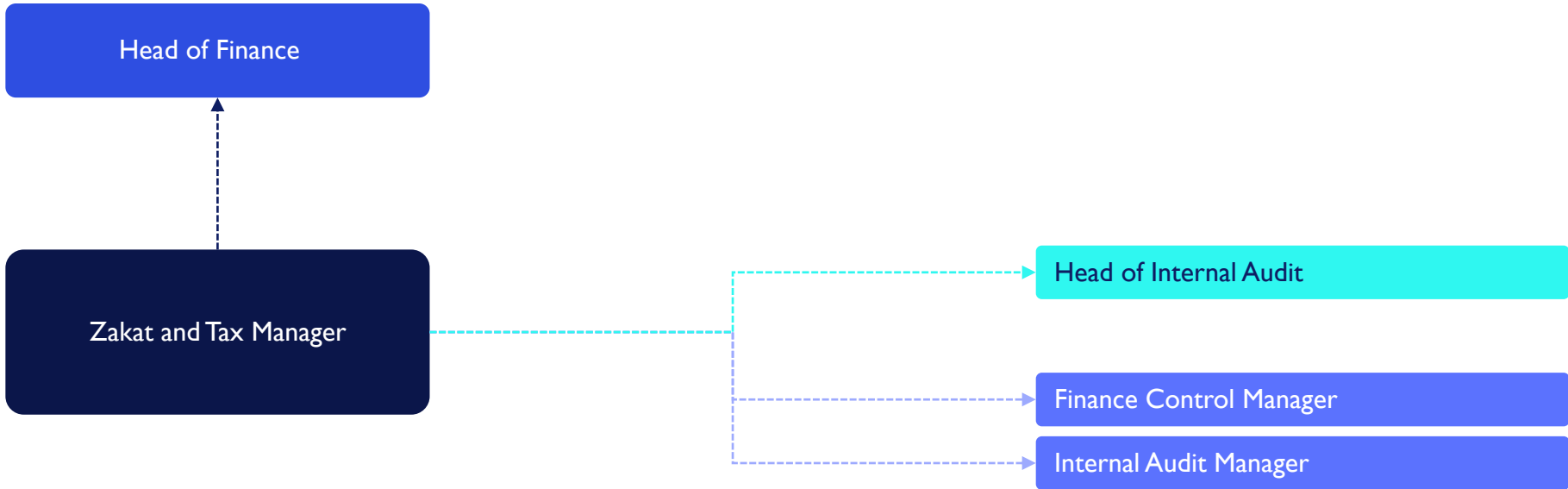


 Vertical movement

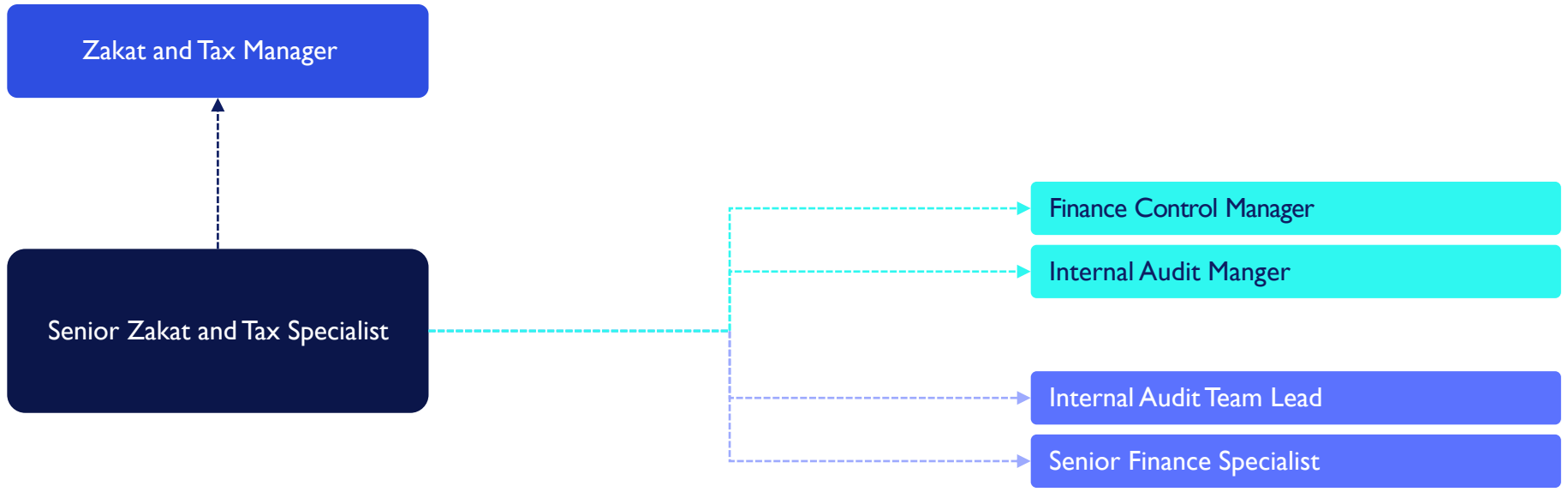
 Diagonal movement

 Horizontal movement

 Job Role  Potential Career Move



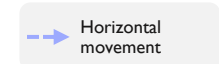
Finance and Tax (9/10)



Vertical movement

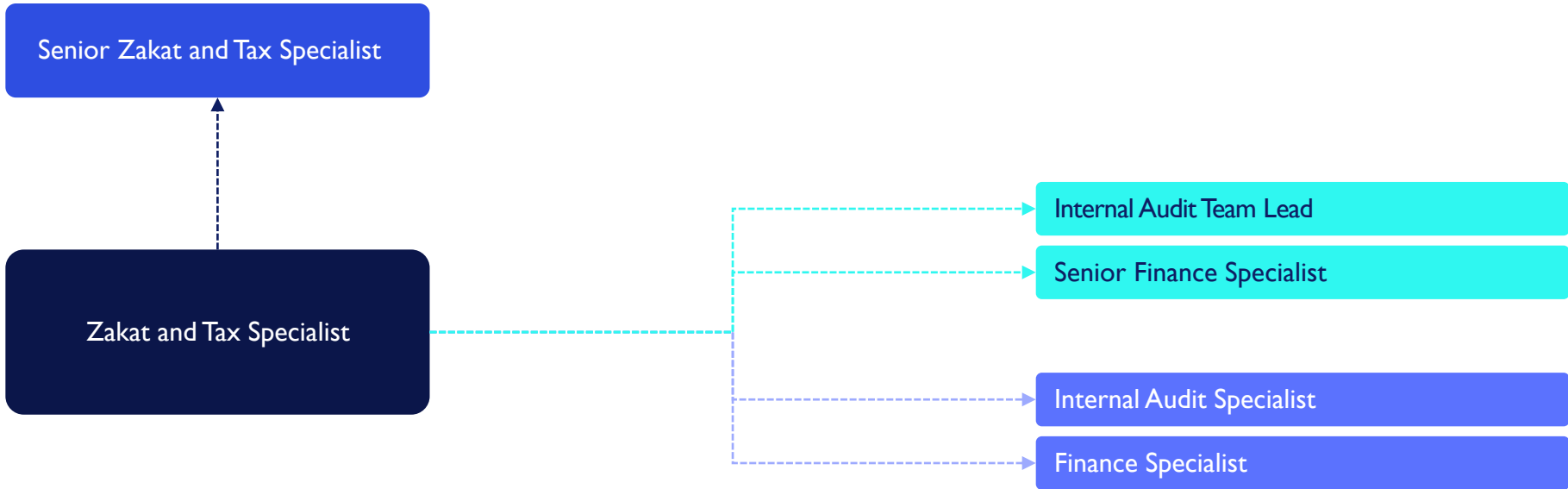


Diagonal movement



Horizontal movement

 Job Role  Potential Career Move




Human Resources & Change Management (1/19)


 Job Role

 Potential Career Move

Head of HR & Change
Management

 Vertical
movement

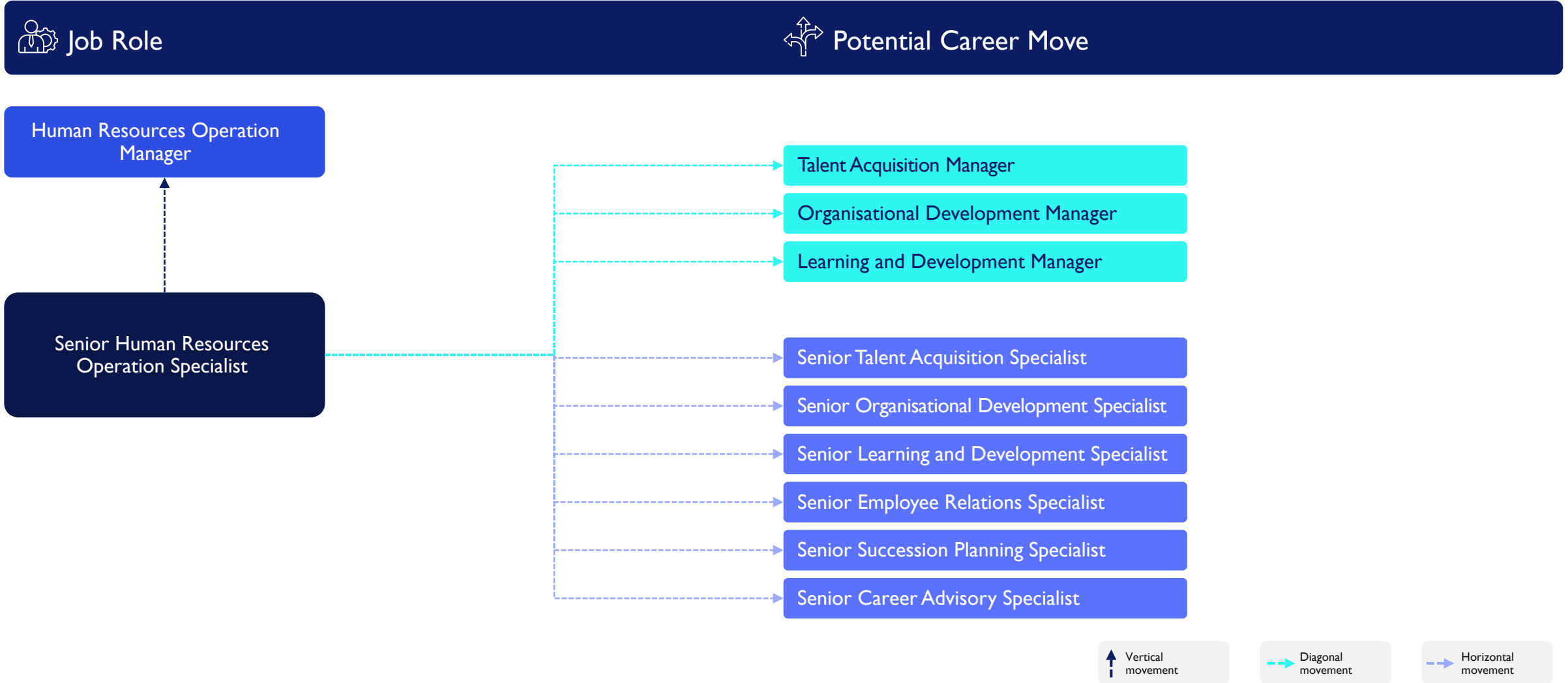
 Diagonal
movement

 Horizontal
movement

Human Resources & Change Management (2/19)

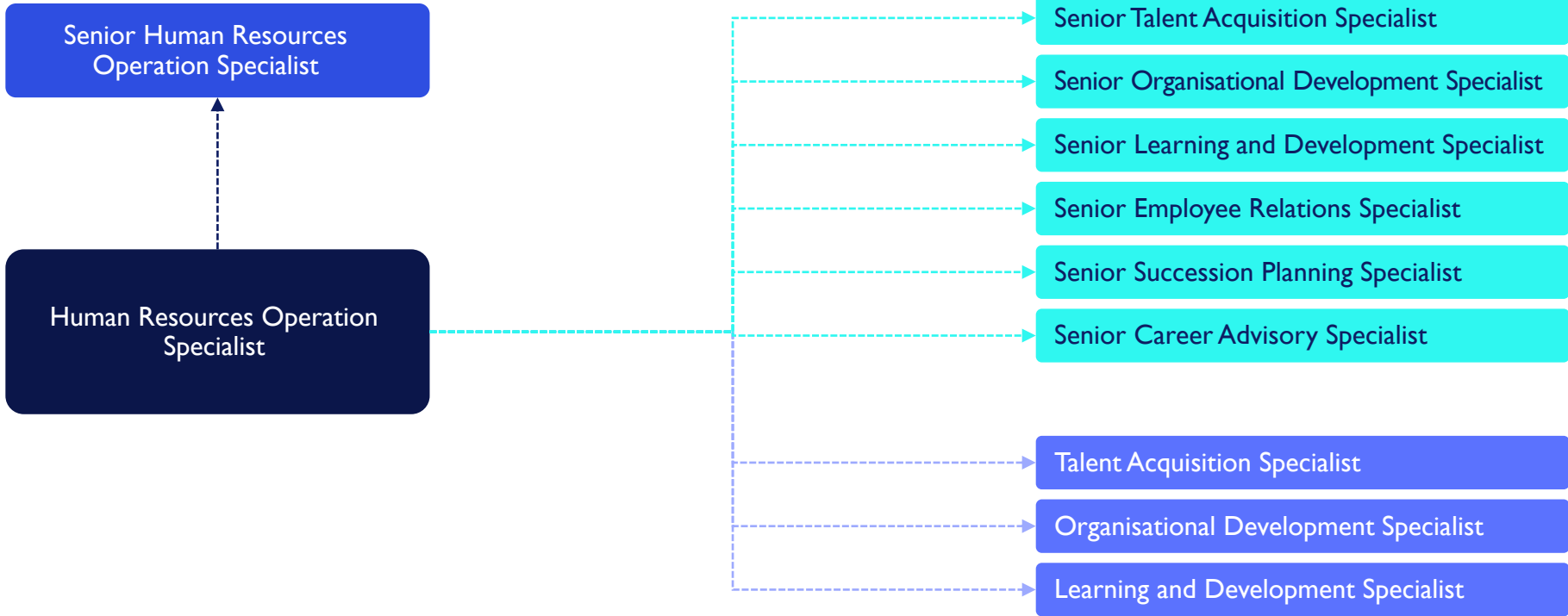


Human Resources & Change Management (3/19)



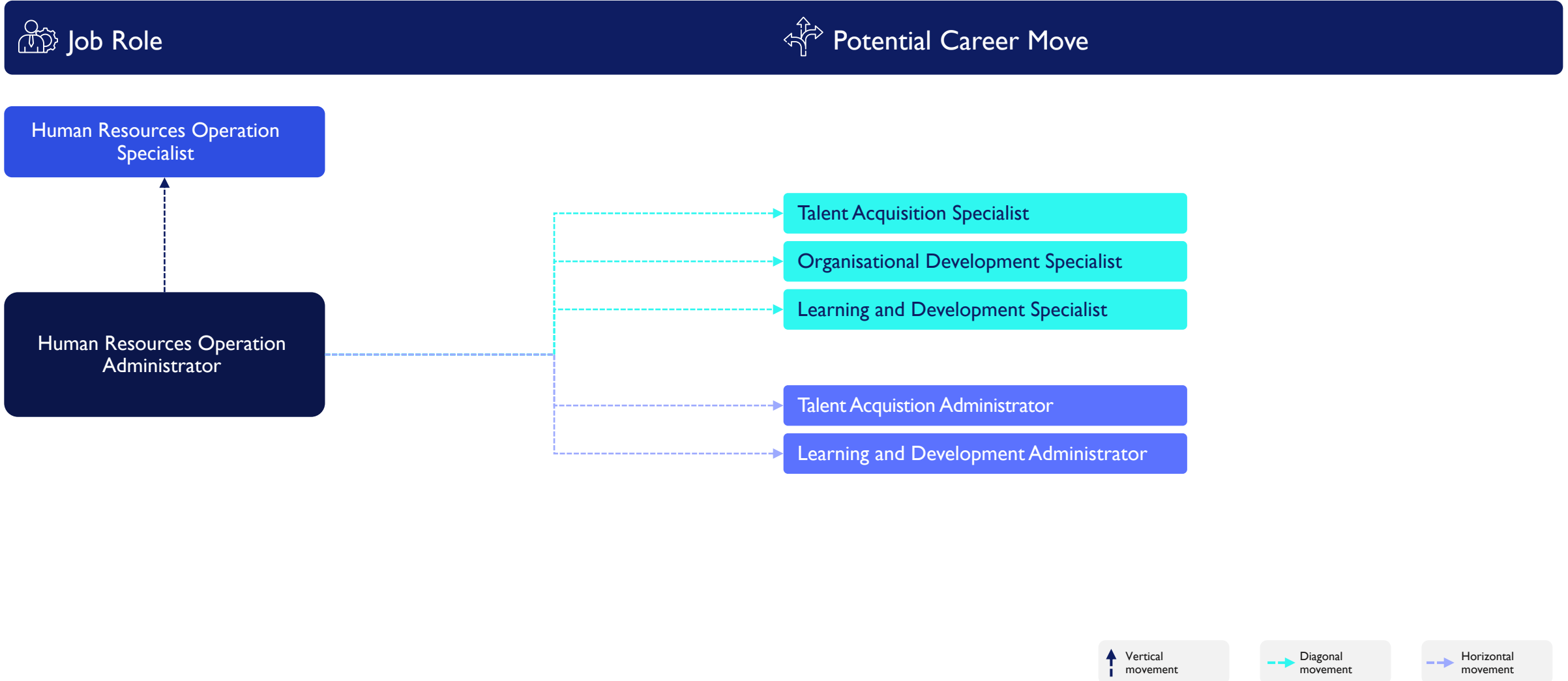
Human Resources & Change Management (4/19)

Job Role **Potential Career Move**

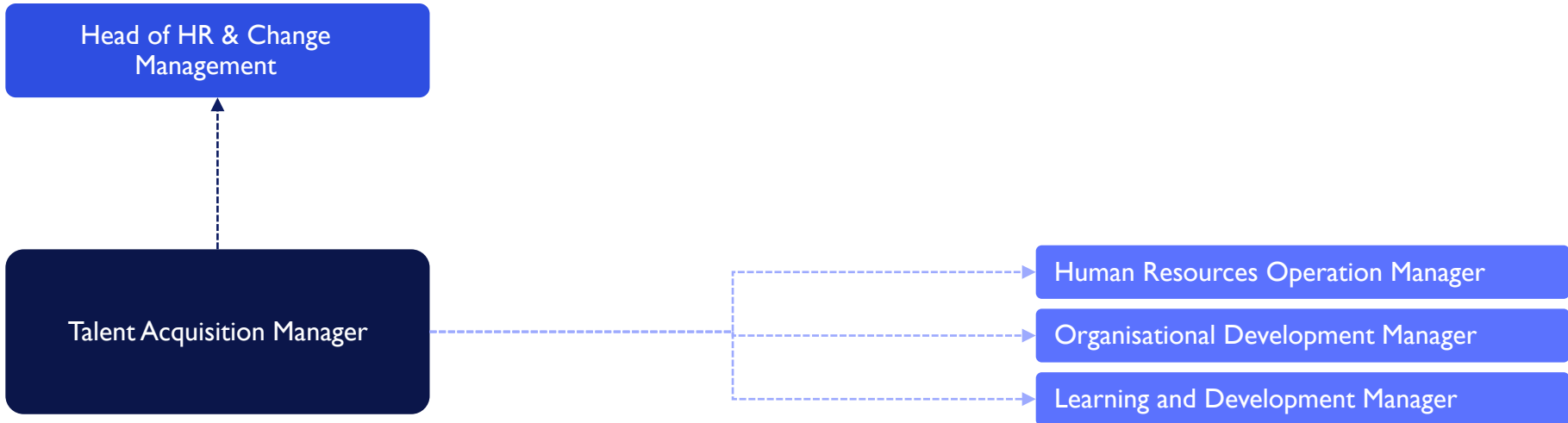


↑ Vertical movement → Diagonal movement → Horizontal movement

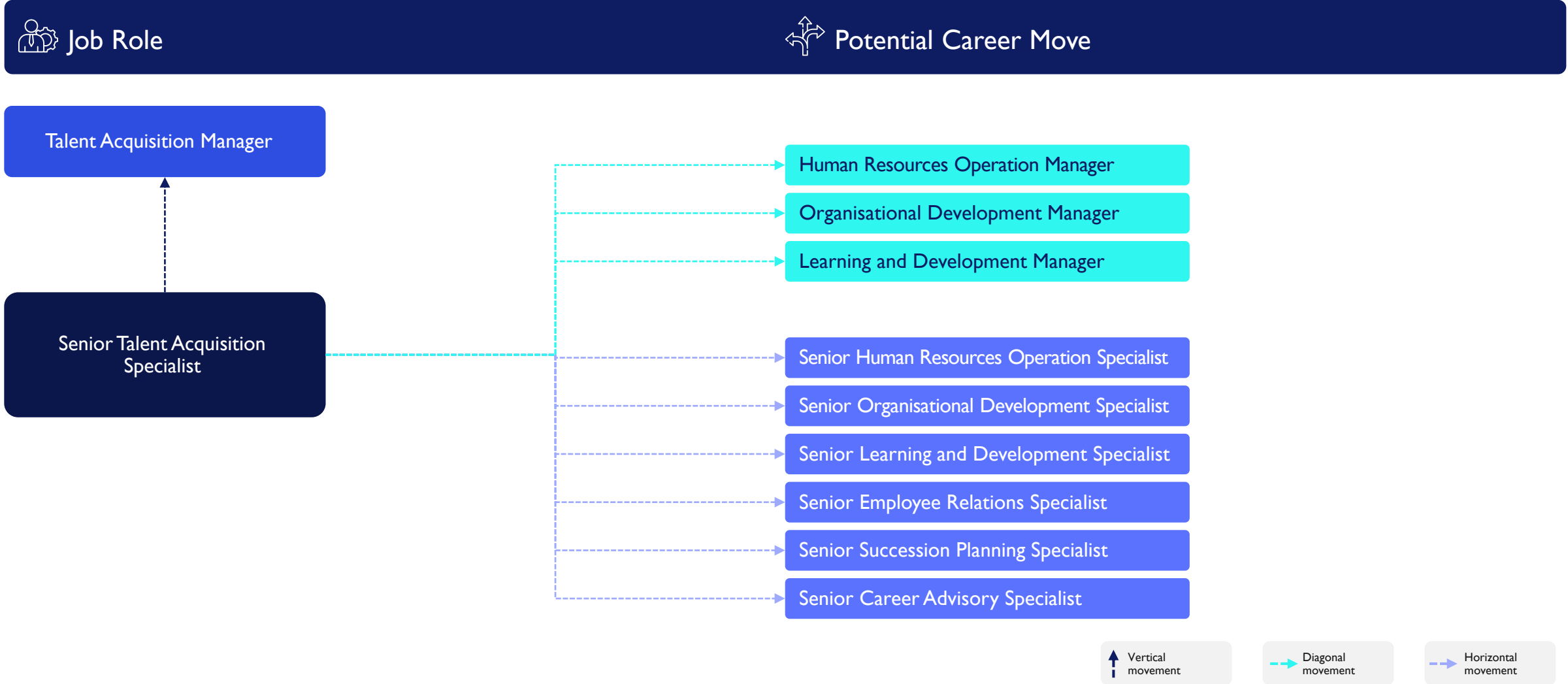
Human Resources & Change Management (5/19)



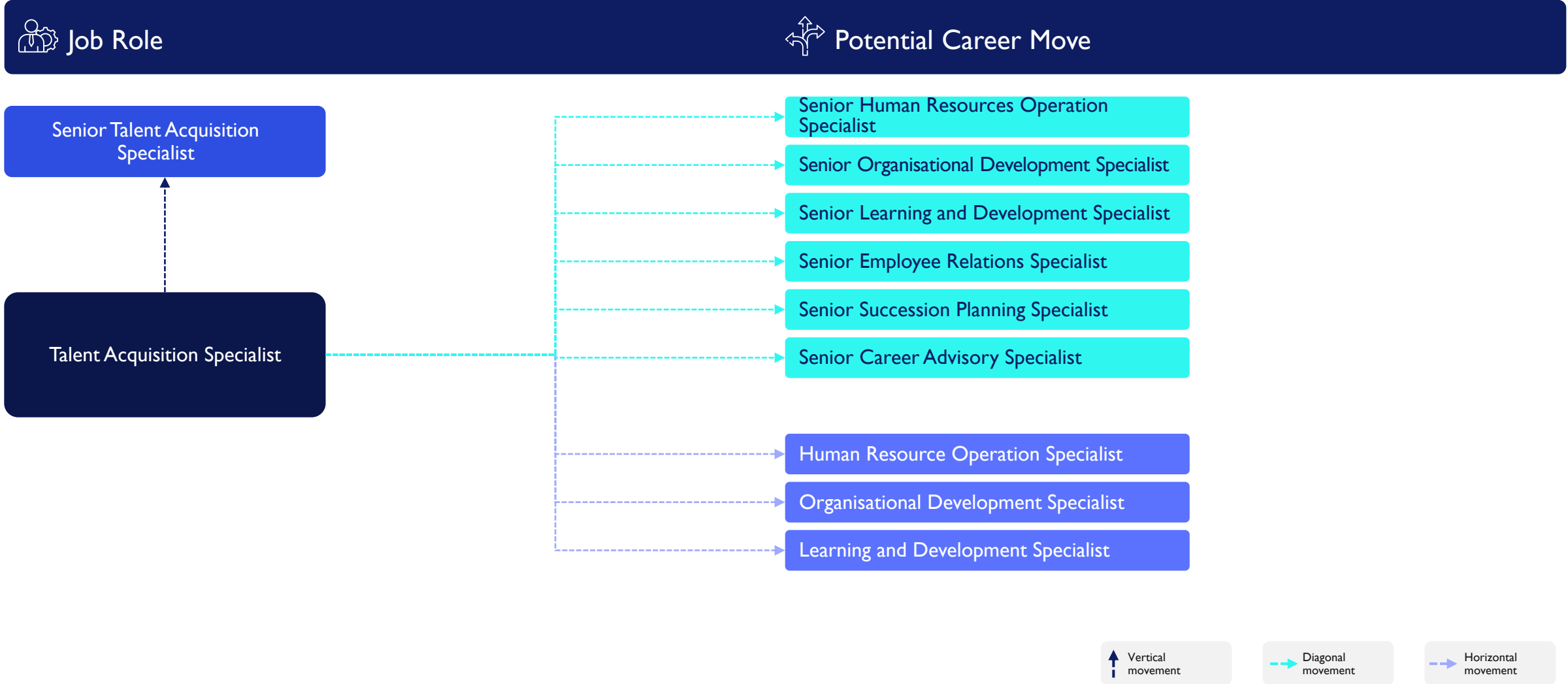
Human Resources & Change Management (6/19)



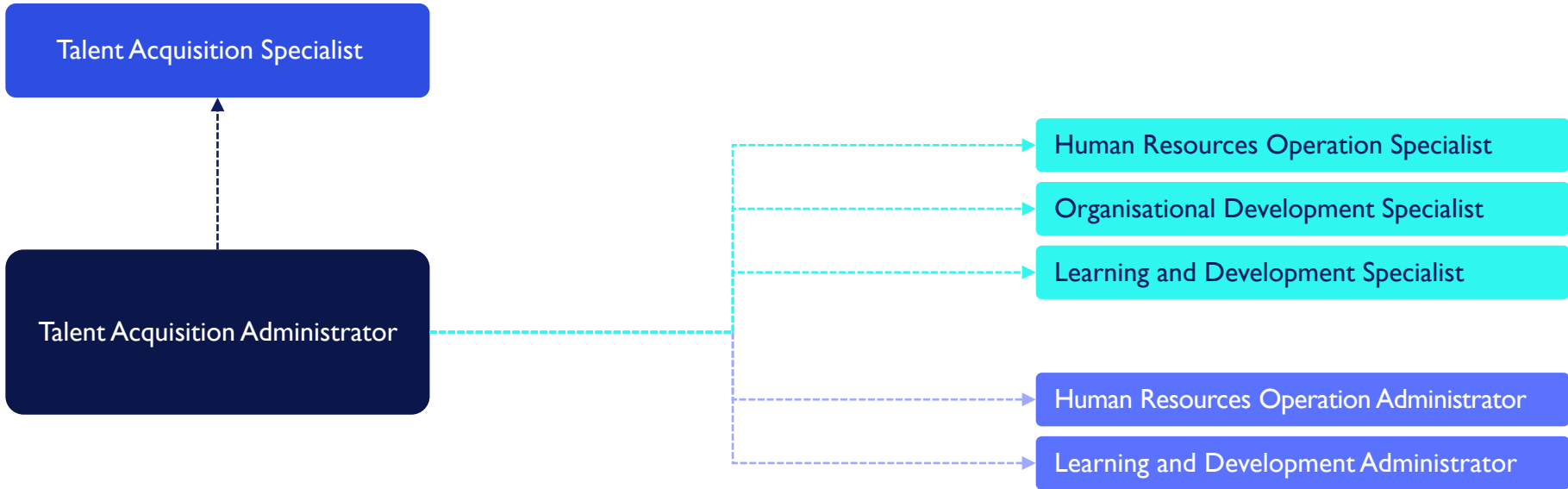
Human Resources & Change Management (7/19)




Human Resources & Change Management (8/19)




Human Resources & Change Management (9/19)

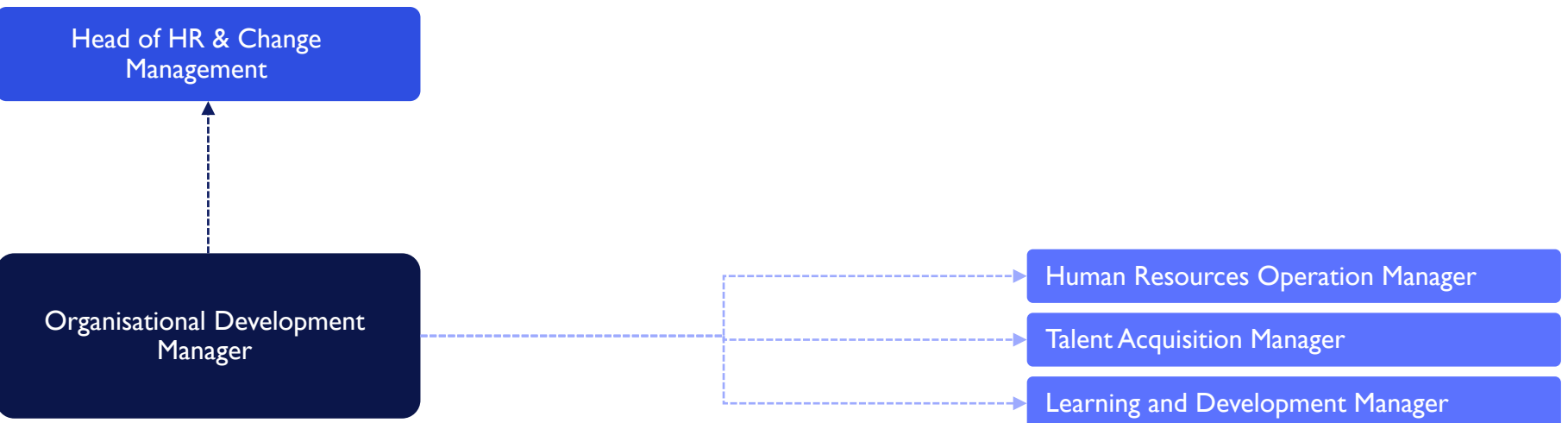


 Vertical movement

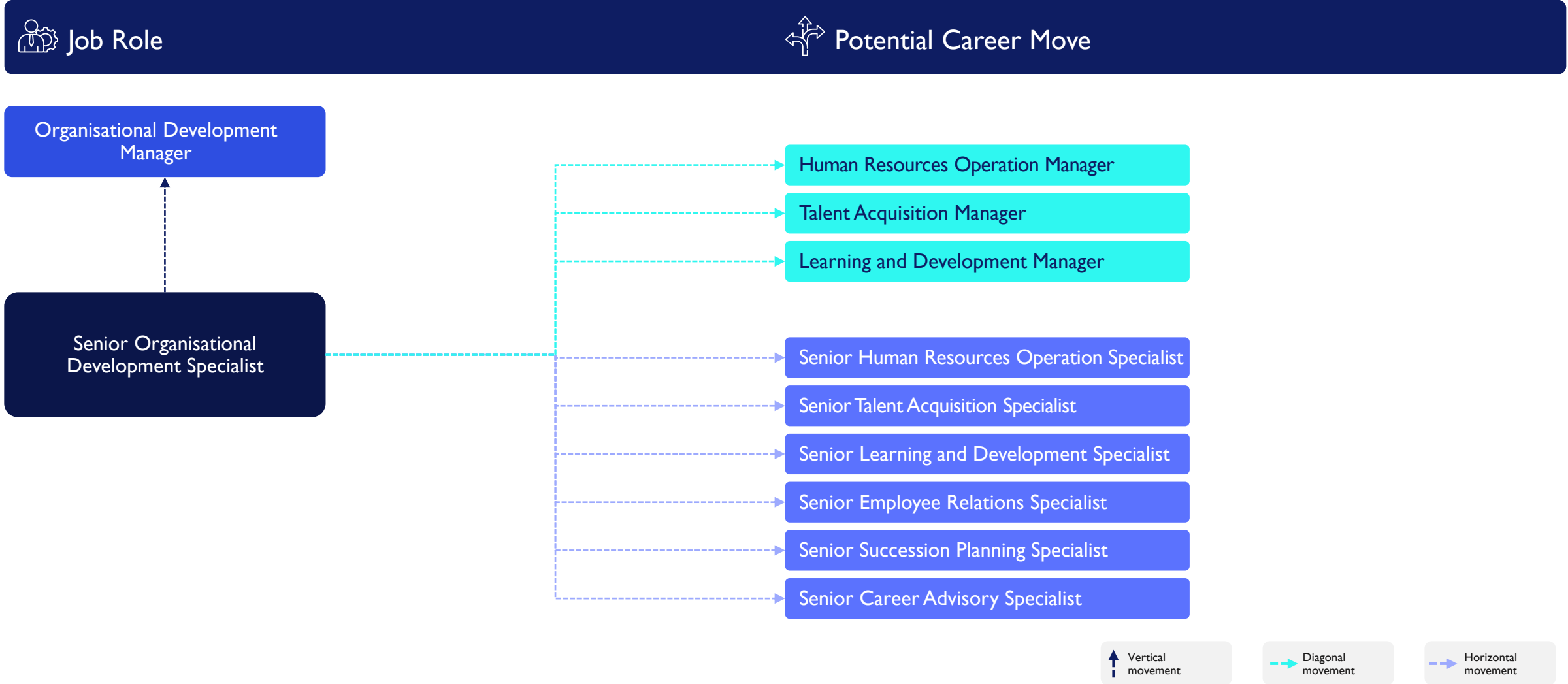
 Diagonal movement

 Horizontal movement

Human Resources & Change Management (10/19)

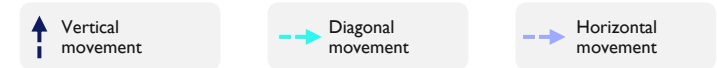
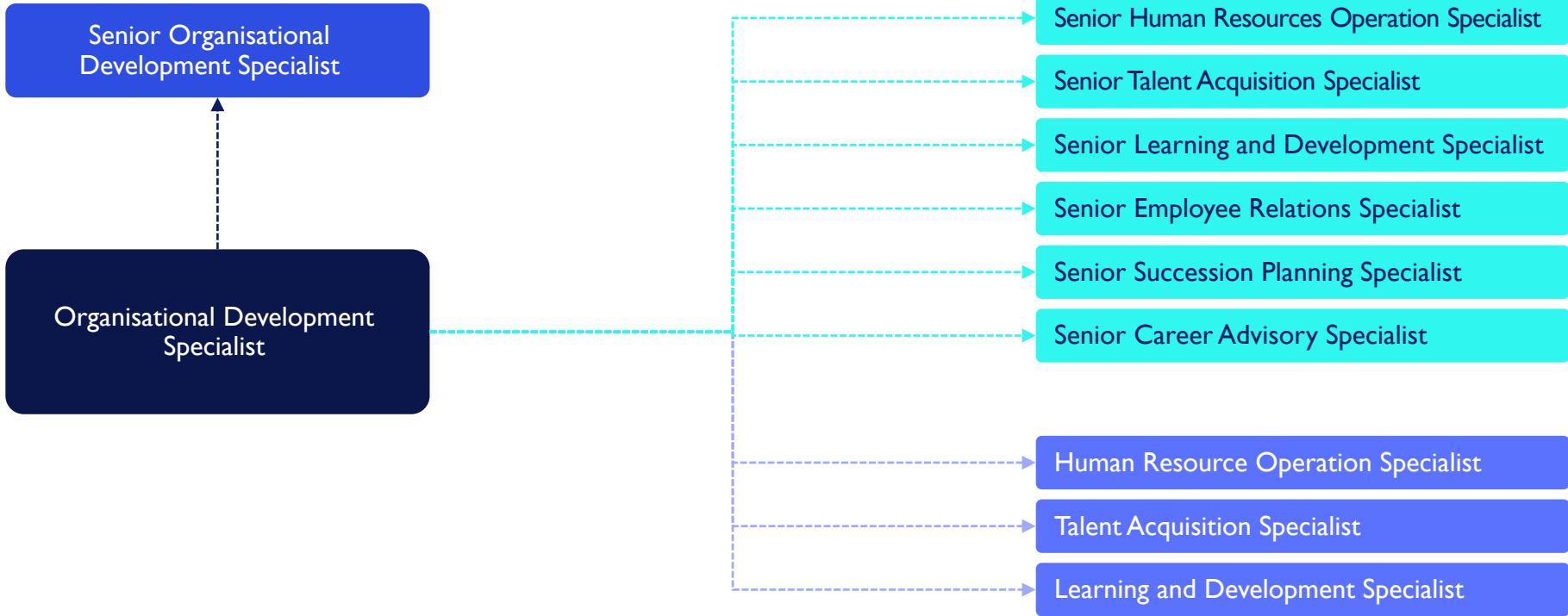


Human Resources & Change Management (11/19)

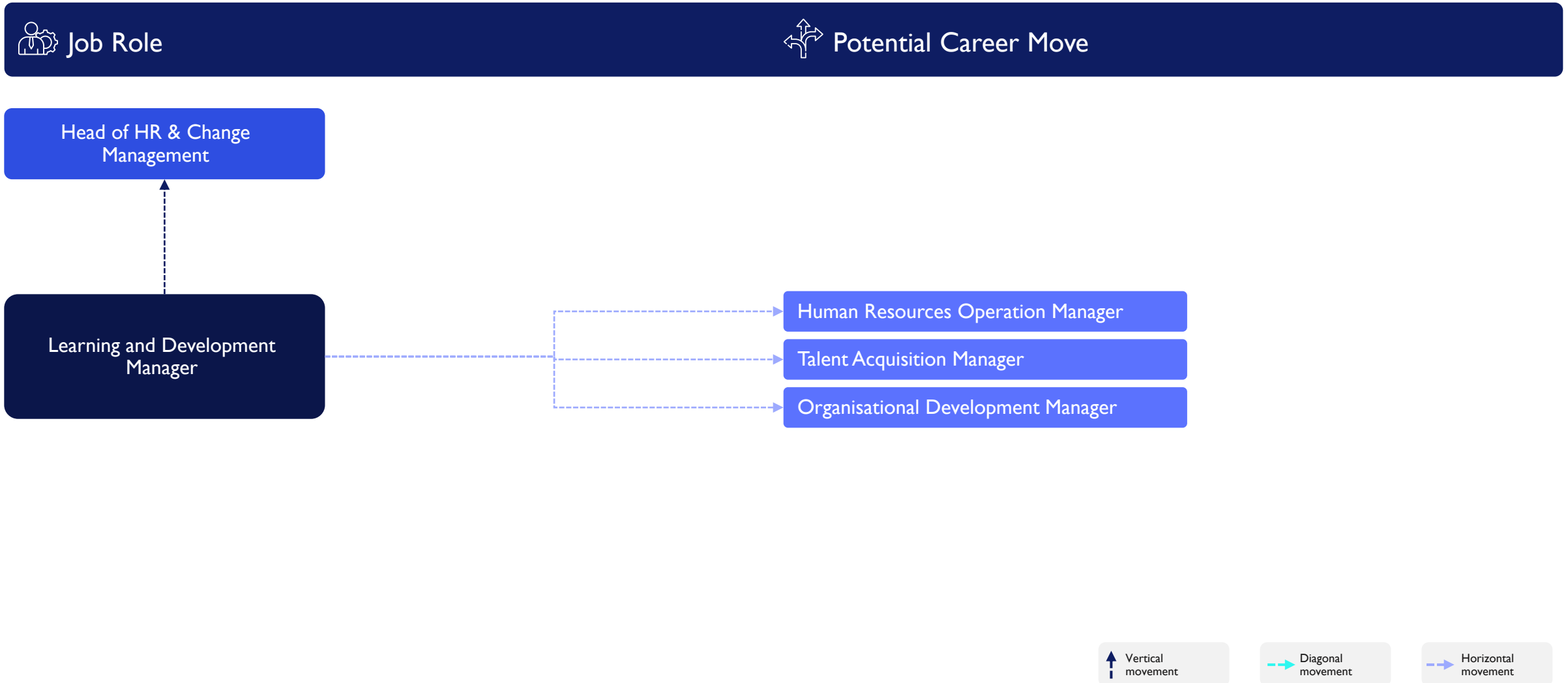


Human Resources & Change Management (12/19)

 Job Role  Potential Career Move

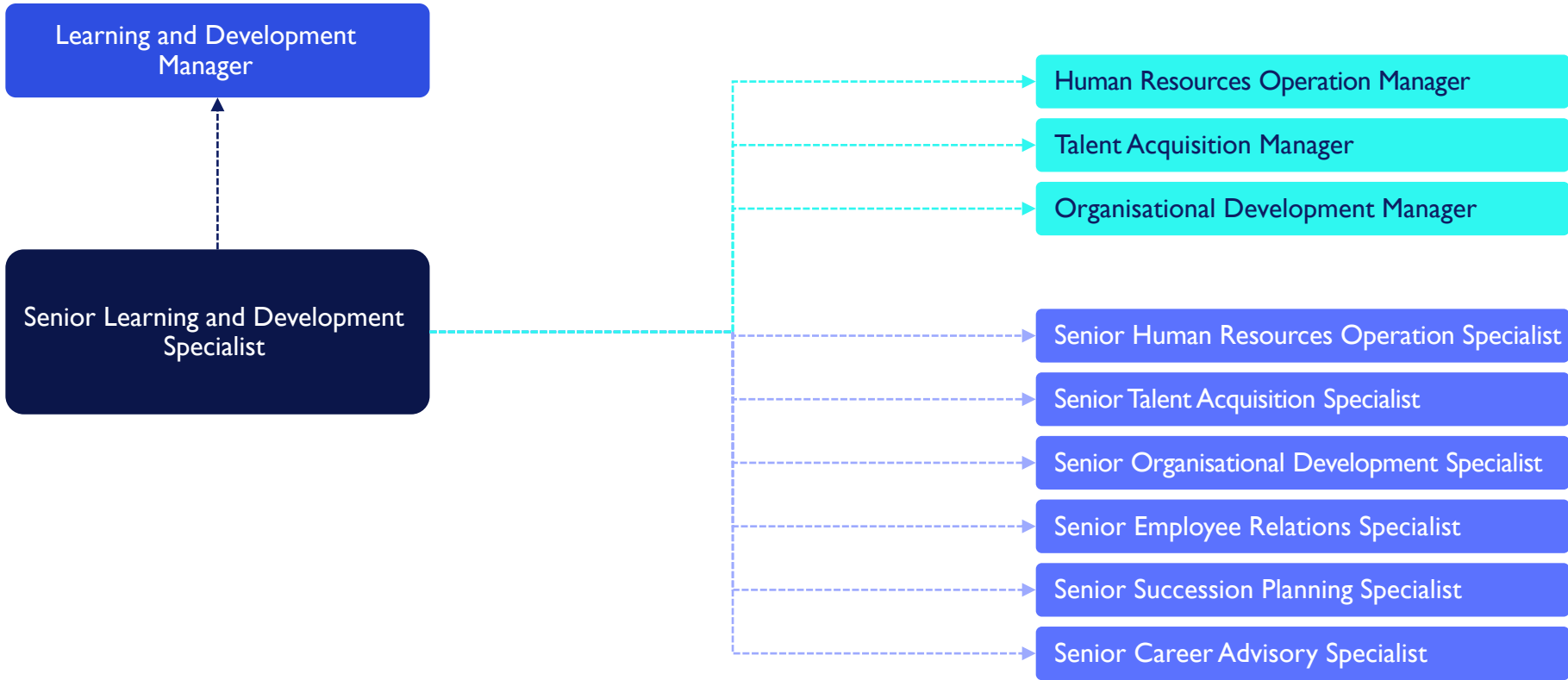




Human Resources & Change Management (13/19)



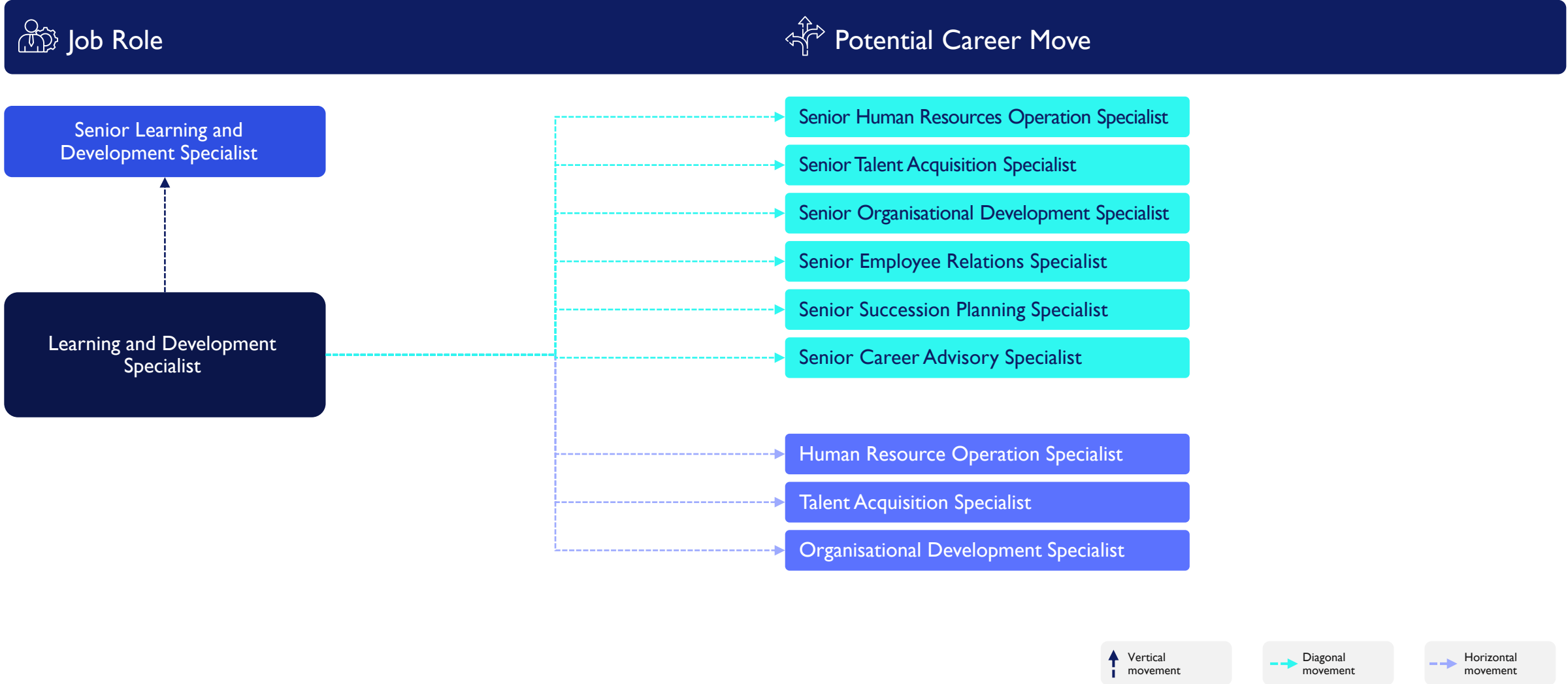
Human Resources & Change Management (14/19)

 Job Role  Potential Career Move

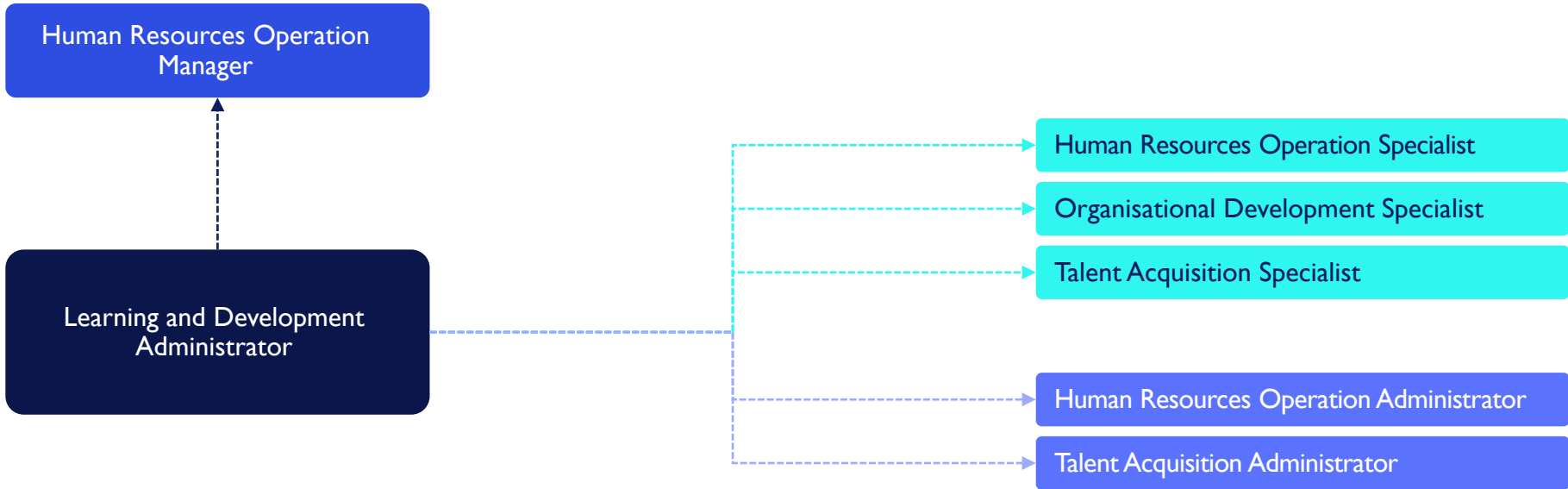


 Vertical movement  Diagonal movement  Horizontal movement

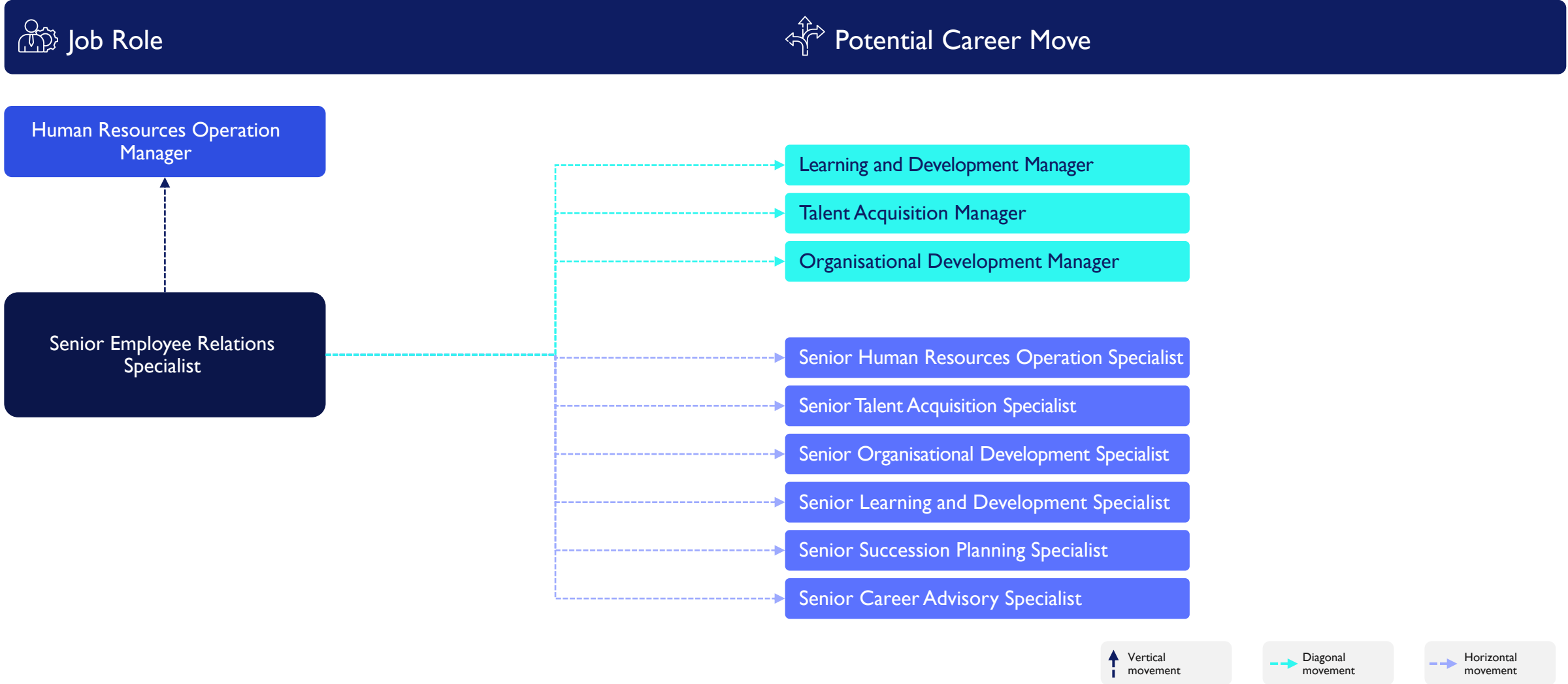
Human Resources & Change Management (15/19)



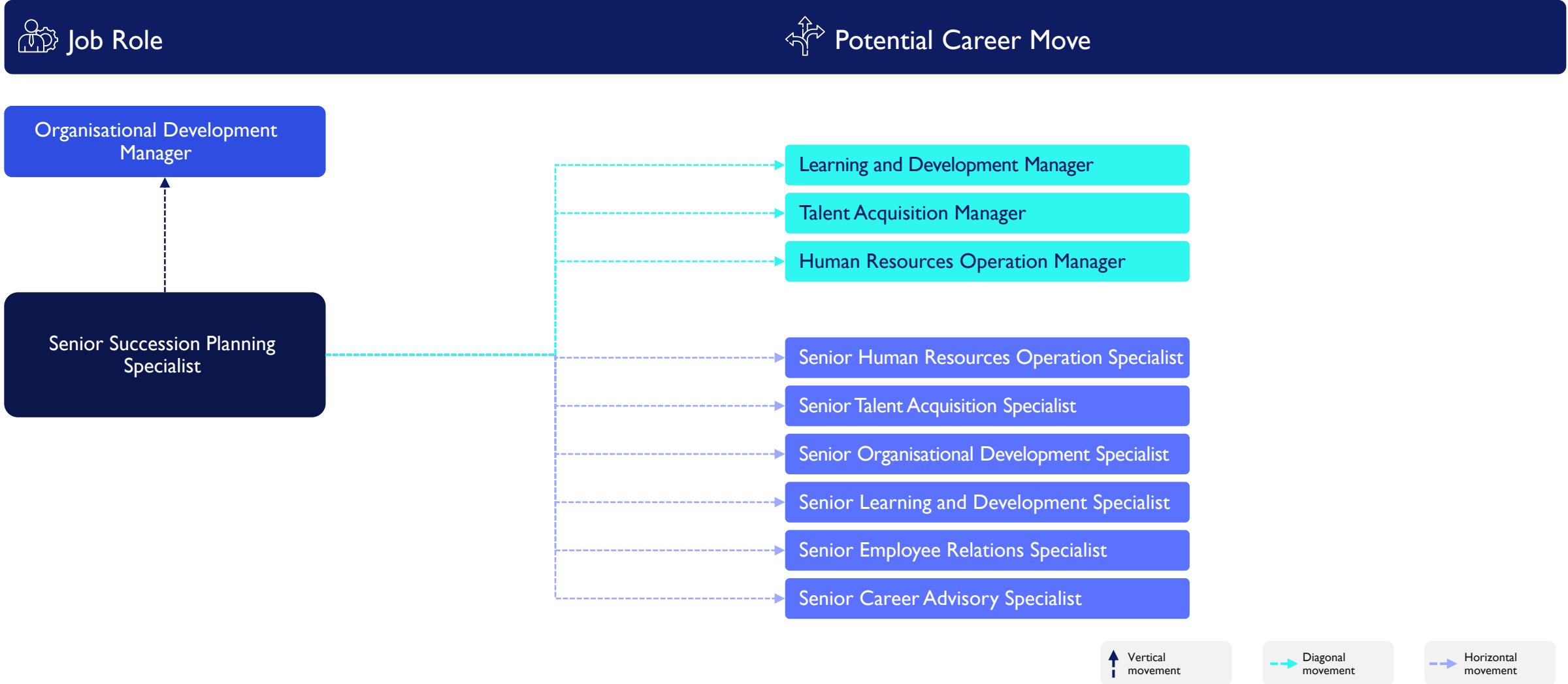
Human Resources & Change Management (16/19)



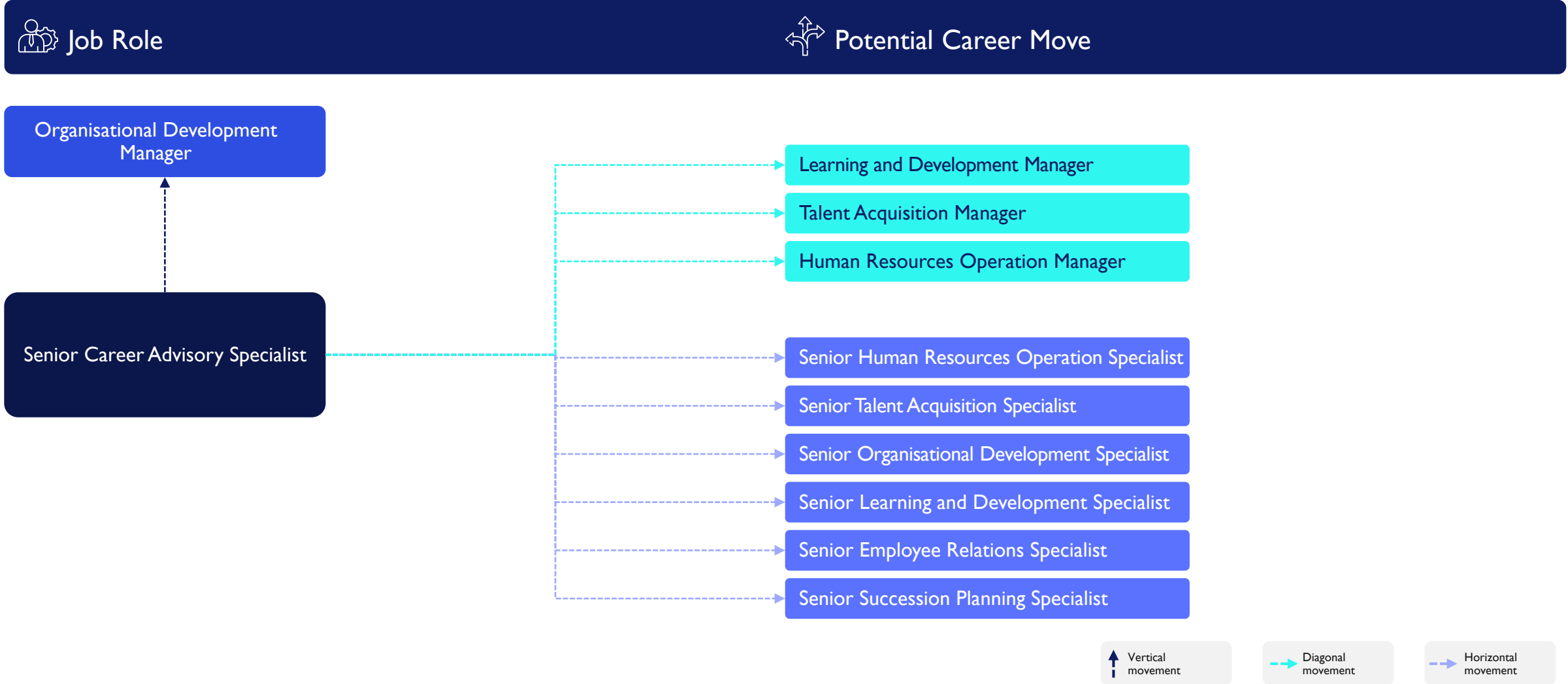
Human Resources & Change Management (17/19)



Human Resources & Change Management (18/19)



Human Resources & Change Management (19/19)




Internal Audit (1/5)

 Job Role


 Potential Career Move

Head of Internal Audit

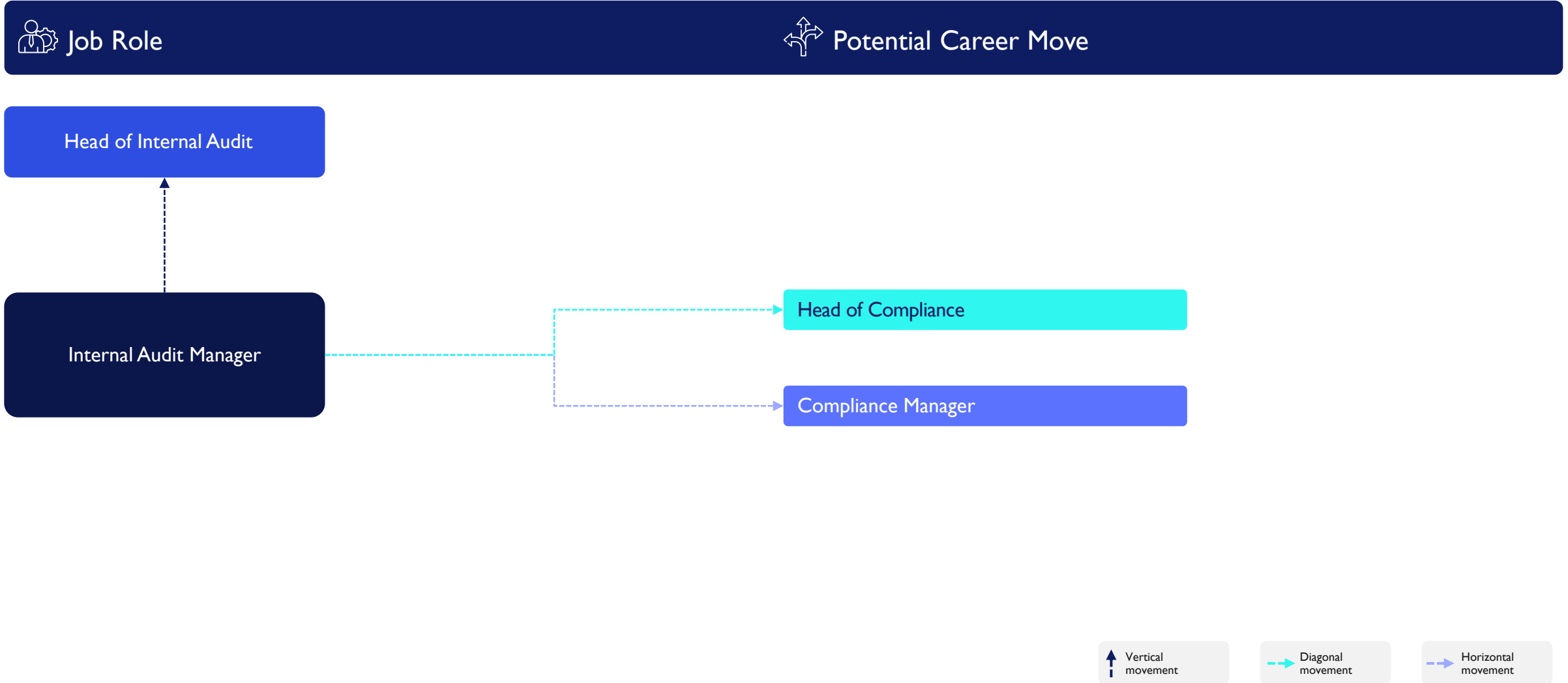
Head of Compliance

 Vertical movement

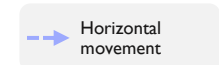
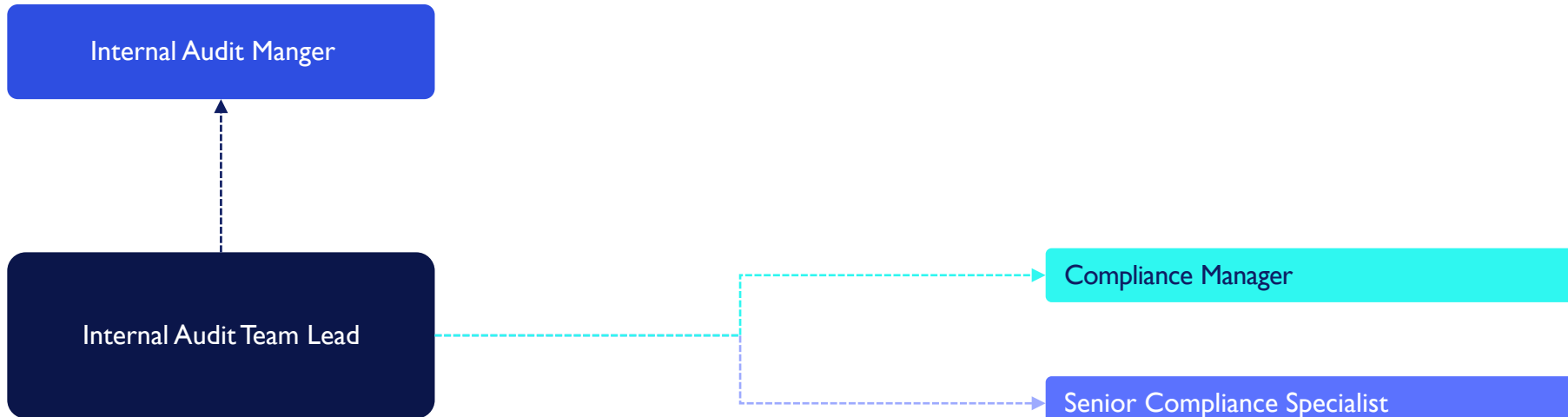
 Diagonal movement

 Horizontal movement

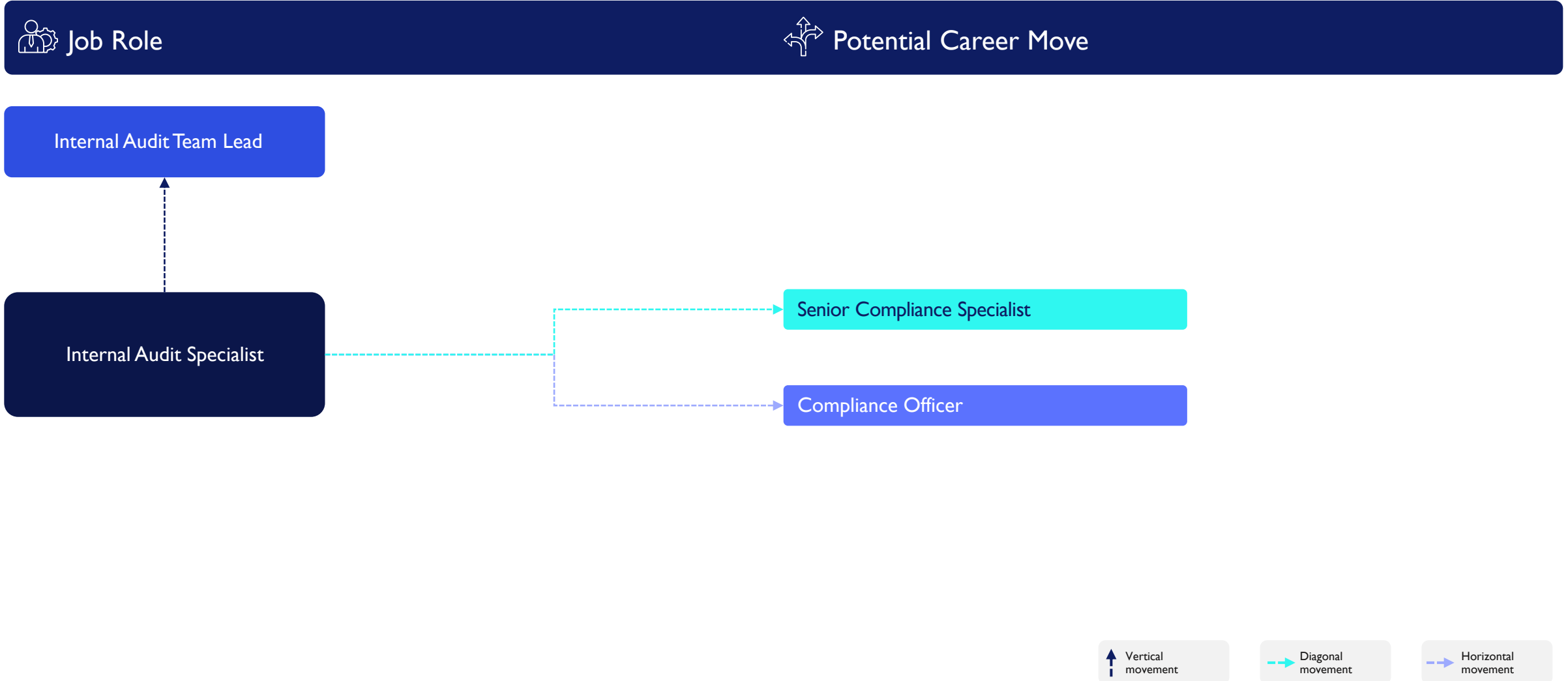
Internal Audit (2/5)



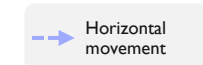
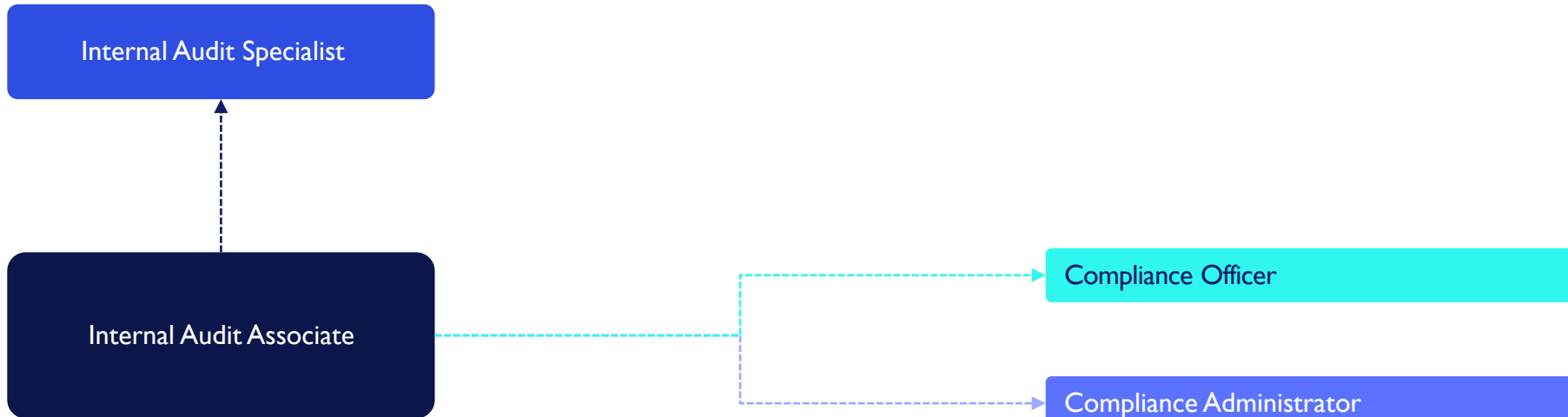
Internal Audit (3/5)



Internal Audit (4/5)



Internal Audit (5/5)



Investor Relations (1/5)

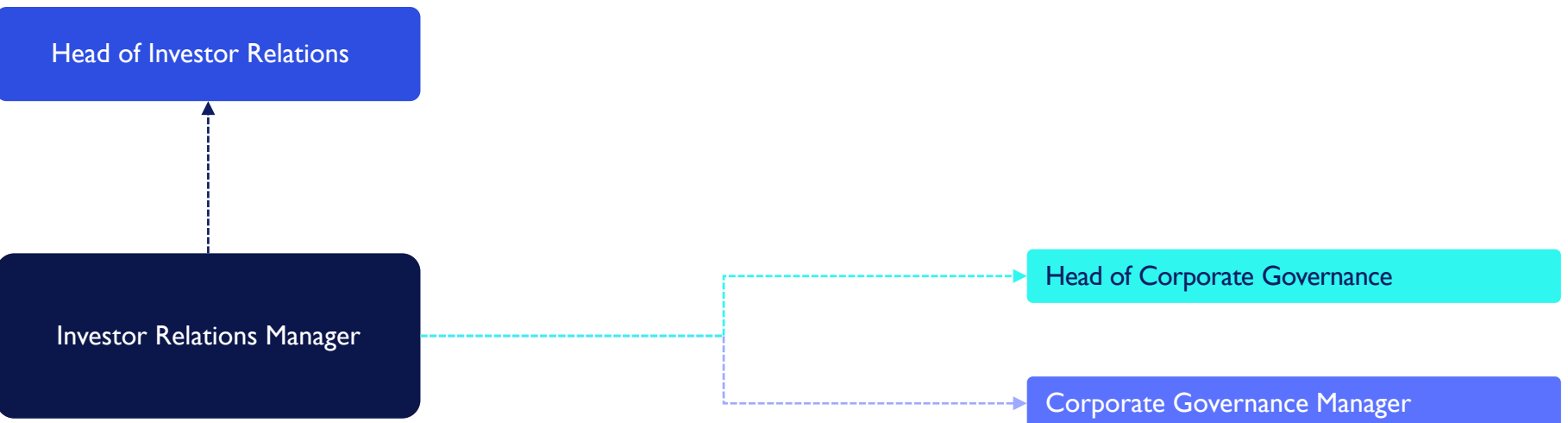


↑ Vertical movement

↗ Diagonal movement

→ Horizontal movement

Investor Relations (2/5)



Investor Relations (3/5)

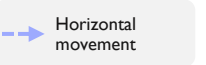


Corporate Governance Manager

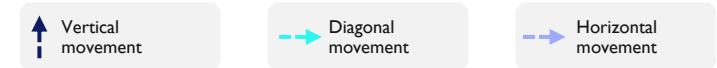
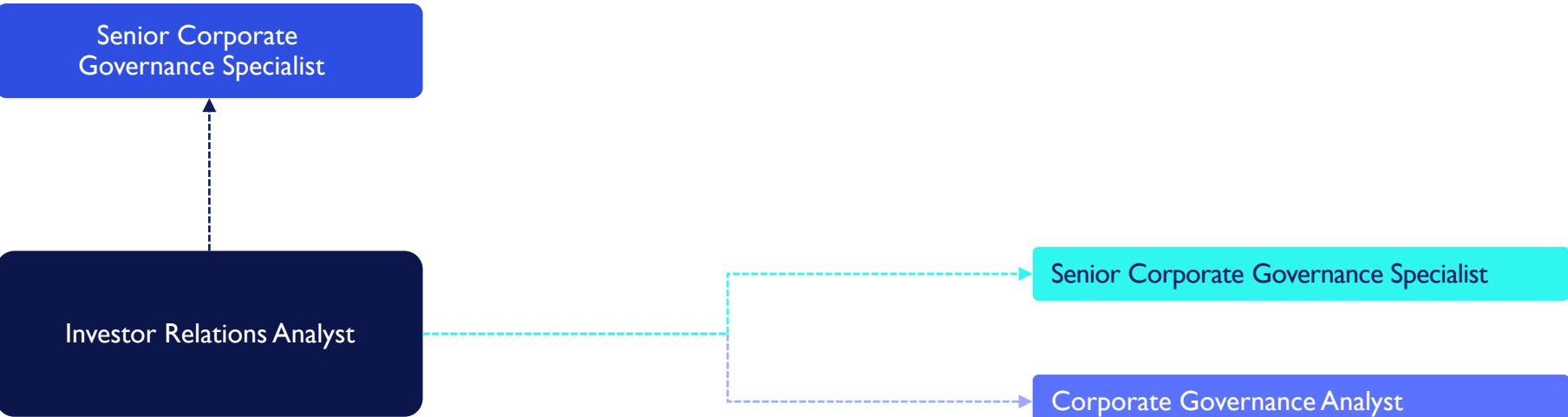
Senior Investor Relations Analyst

Corporate Governance Manager

Senior Corporate Governance Specialist



Investor Relations (4/5)



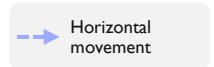
Investor Relations (5/5)



Investor Relations Analyst

Investor Relations Associate

Corporate Governance Analyst




Legal (1/4)

 Job Role  Potential Career Move

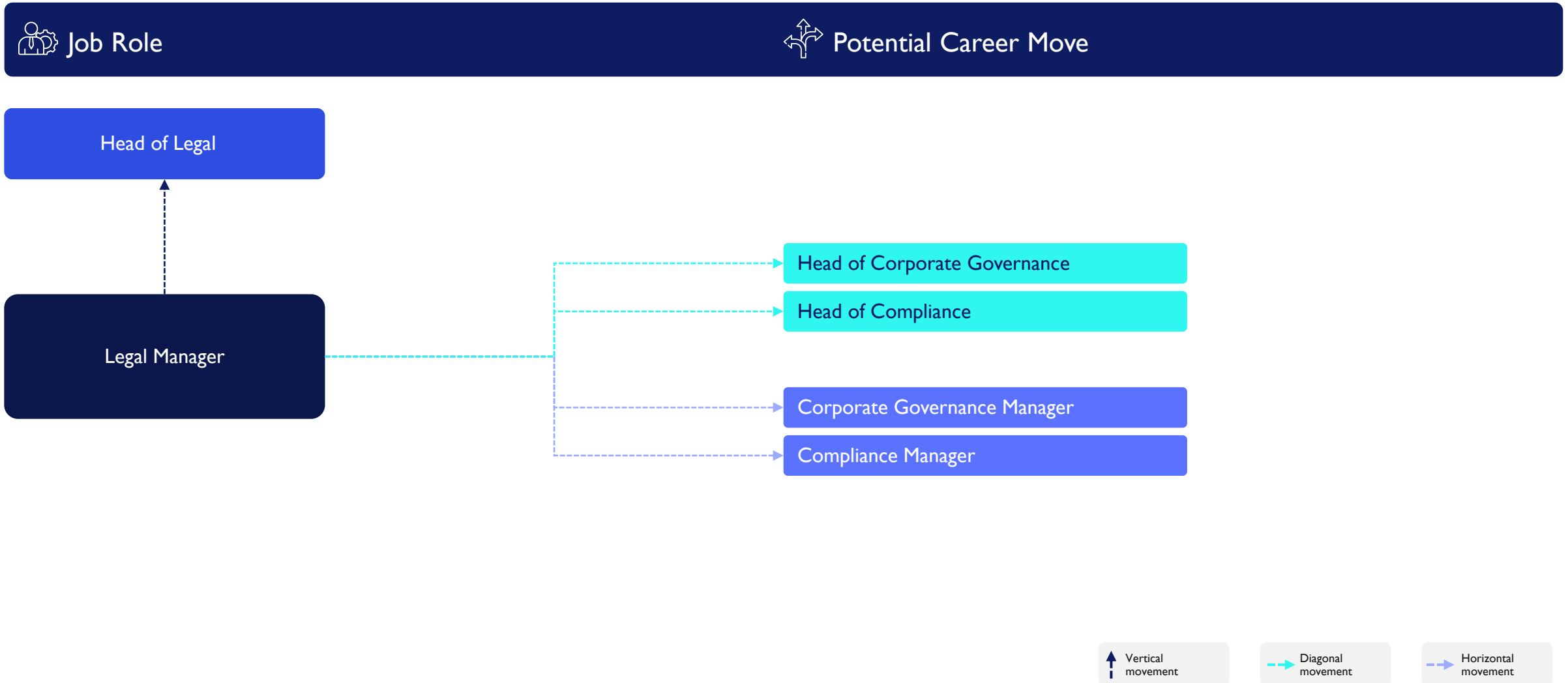


 Vertical movement

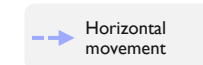
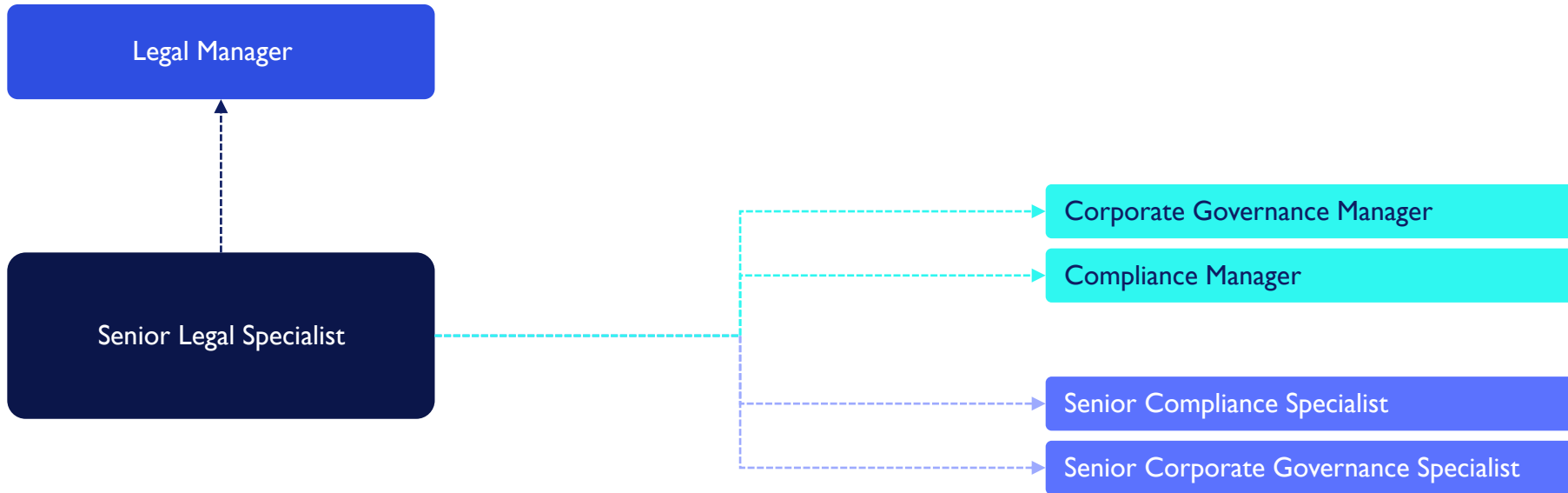
 Diagonal movement

 Horizontal movement

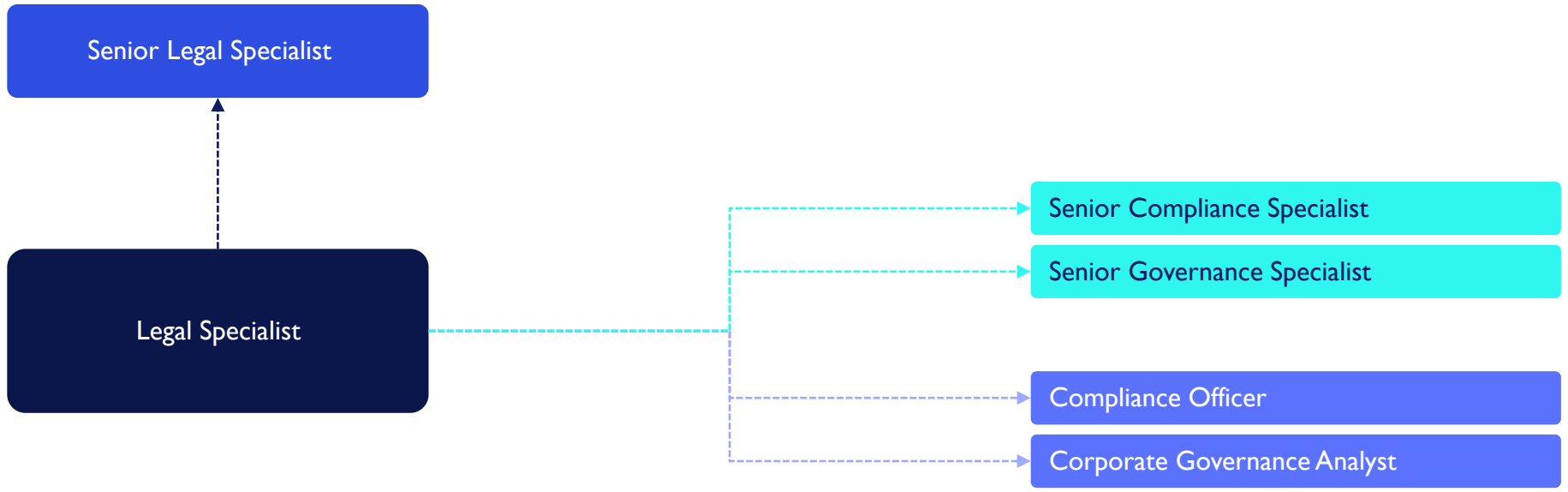
Legal (2/4)



Legal (3/4)




Legal (4/4)

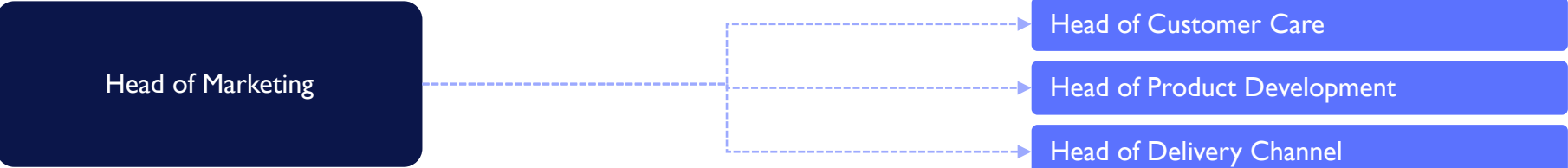


 Vertical movement

 Diagonal movement


 Horizontal movement

 Job Role  Potential Career Move

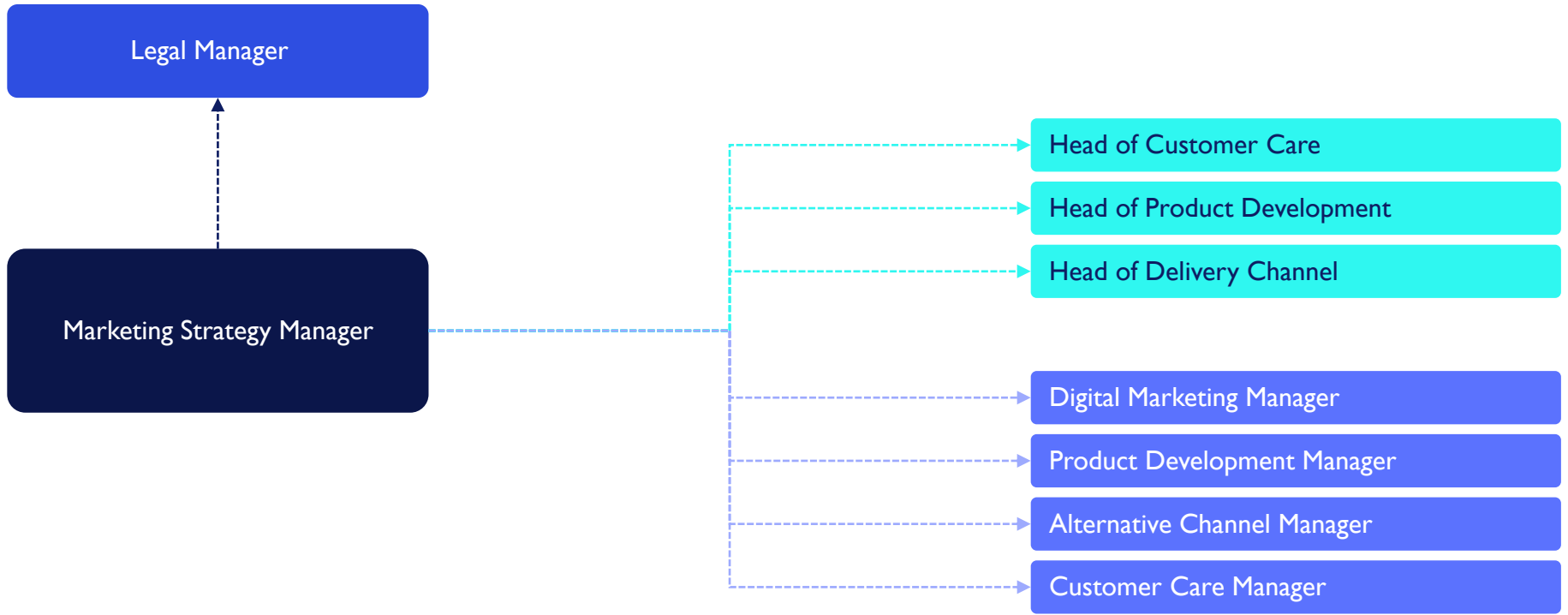


 Vertical movement

 Diagonal movement


 Horizontal movement

Marketing (2/7)

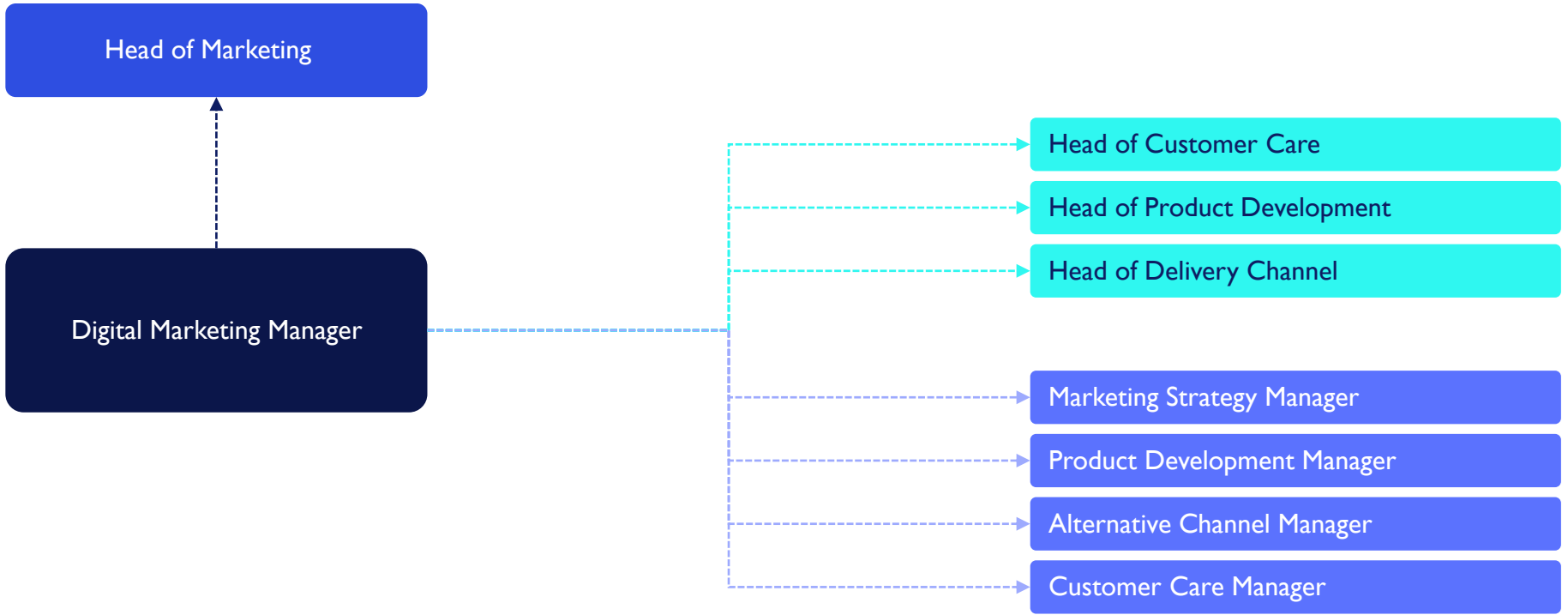


 Vertical movement

 Diagonal movement


 Horizontal movement

 Job Role  Potential Career Move

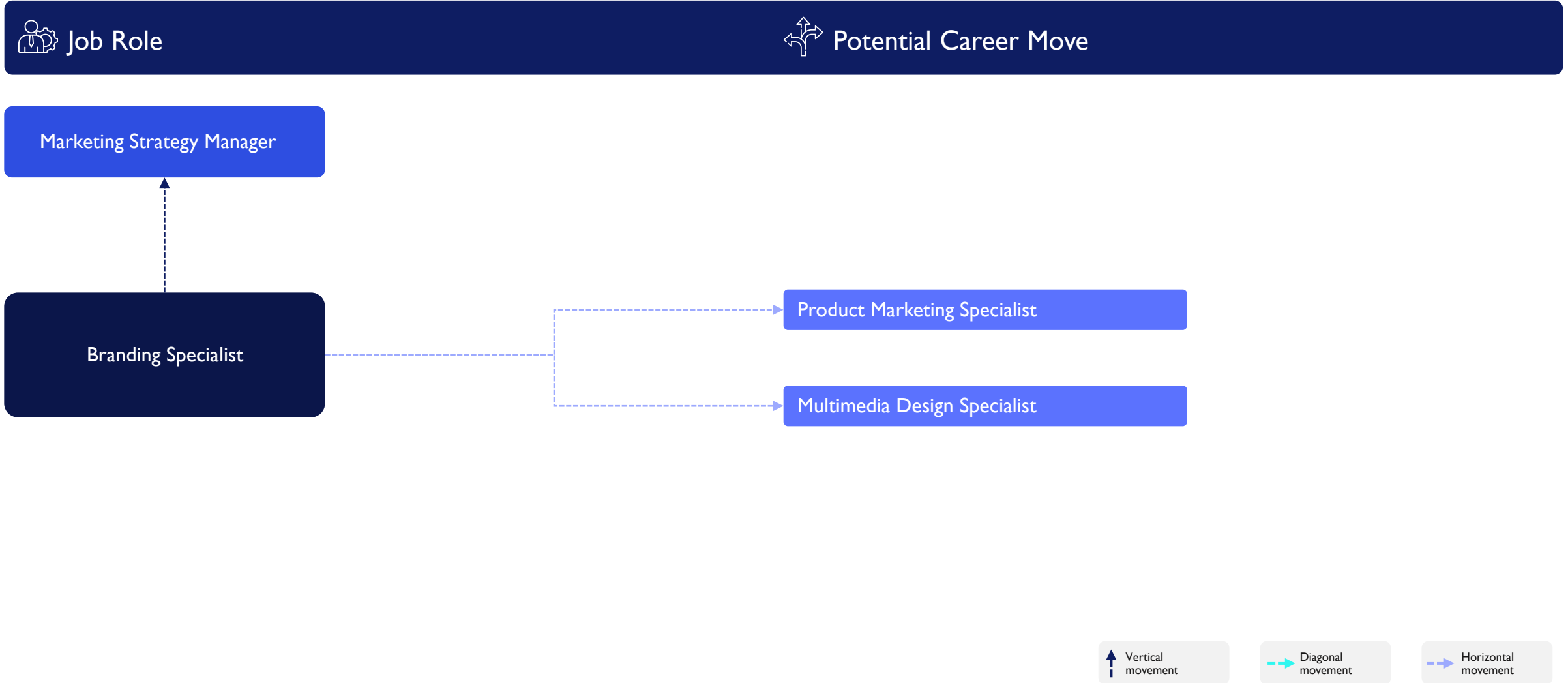


 Vertical movement

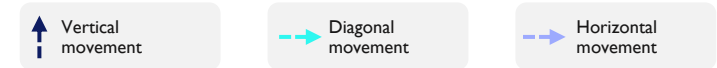
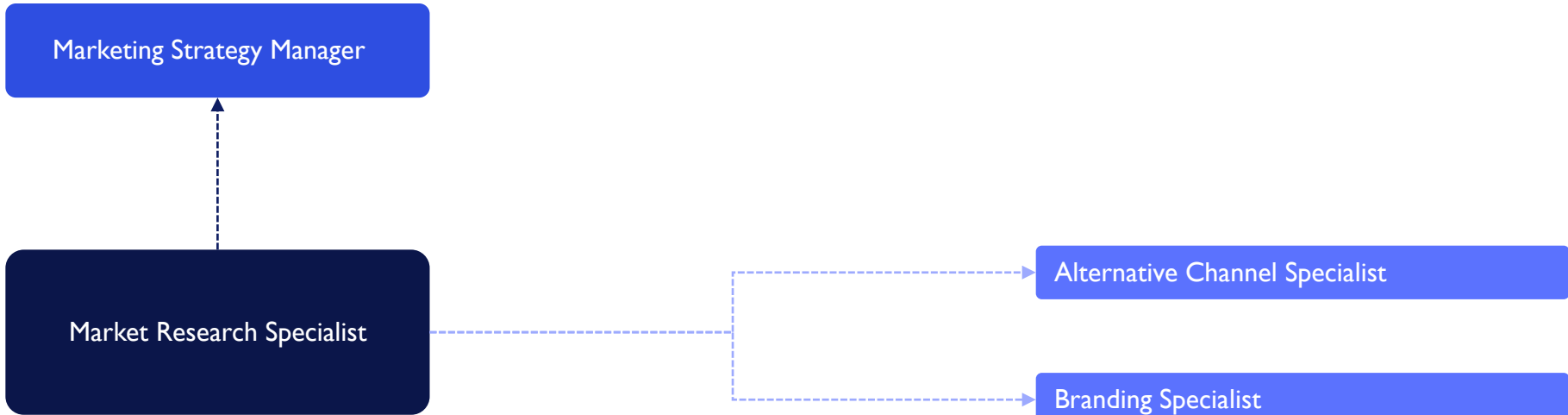
 Diagonal movement

 Horizontal movement

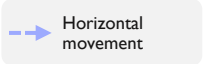
Marketing (4/7)



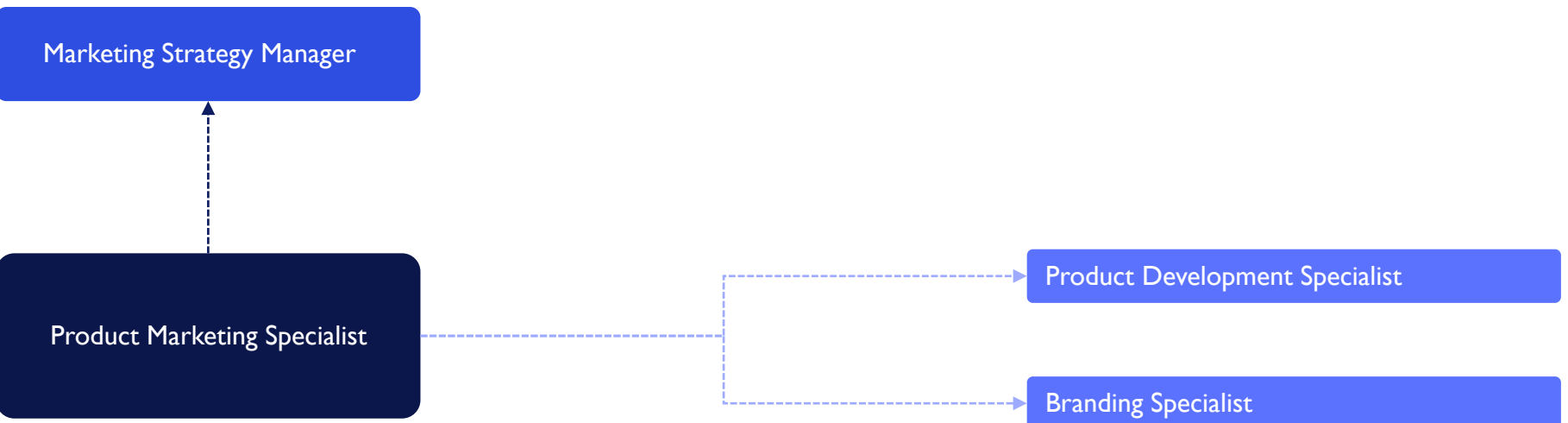
 Job Role  Potential Career Move



Marketing (6/7)



 Job Role  Potential Career Move



Procurement (1/5)



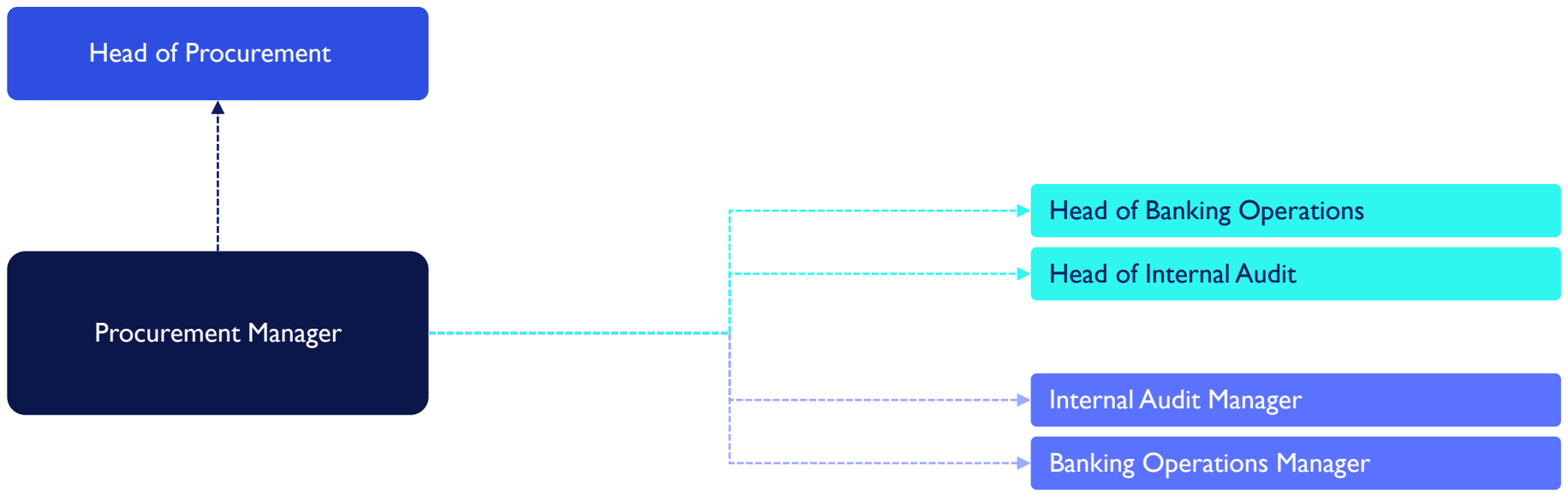
↑ Vertical movement

↗ Diagonal movement

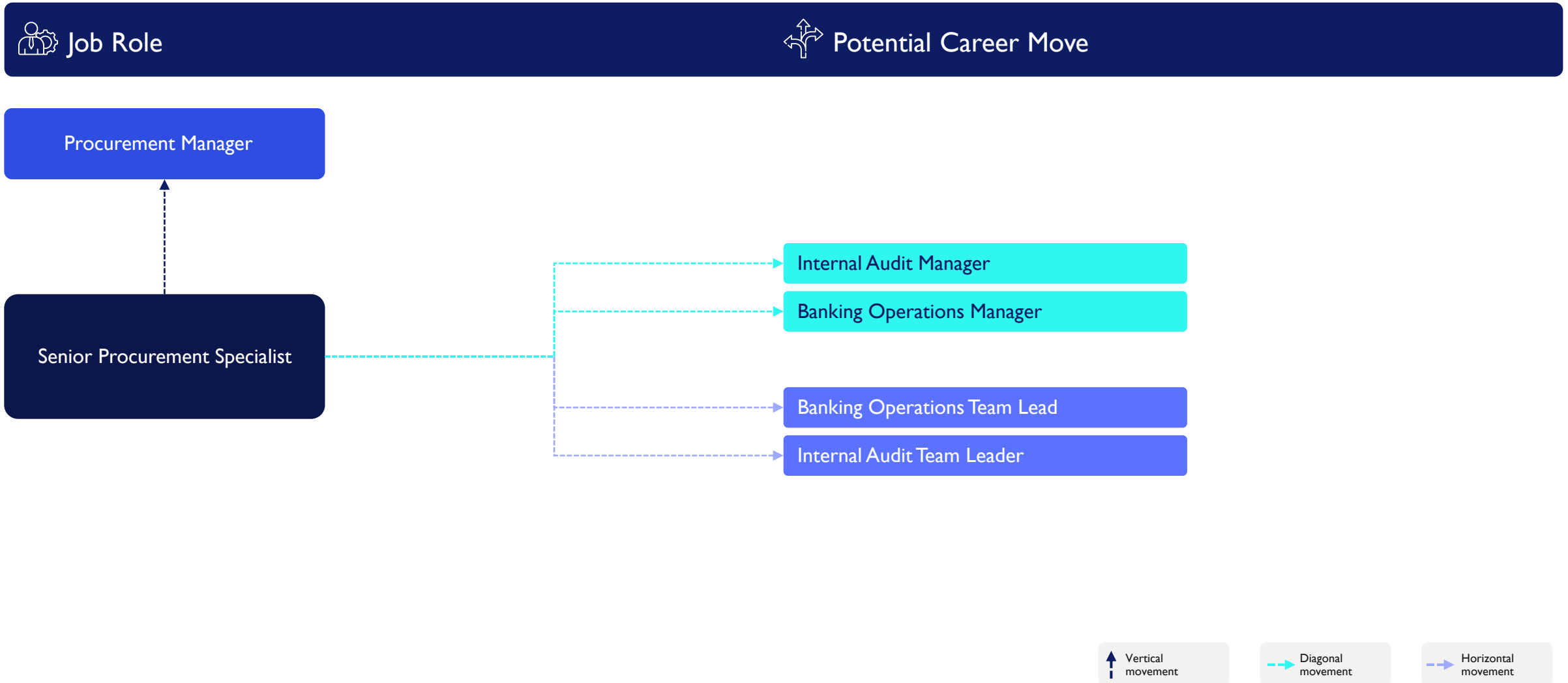
→ Horizontal movement

Procurement (2/5)

Job Role Potential Career Move

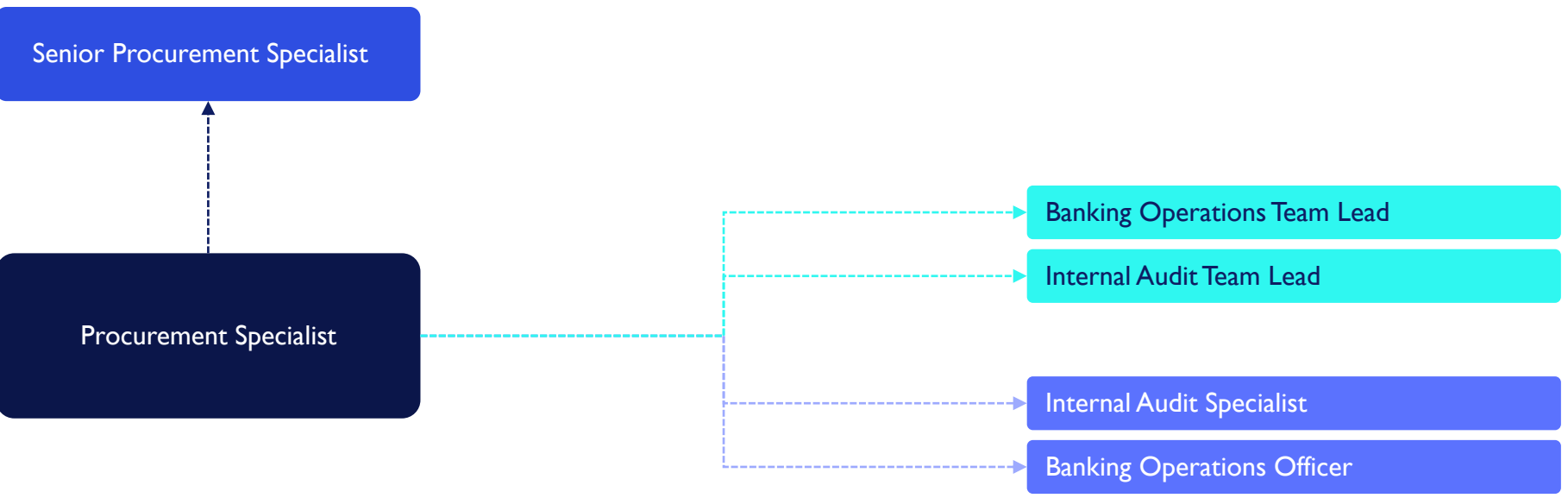


Procurement (3/5)

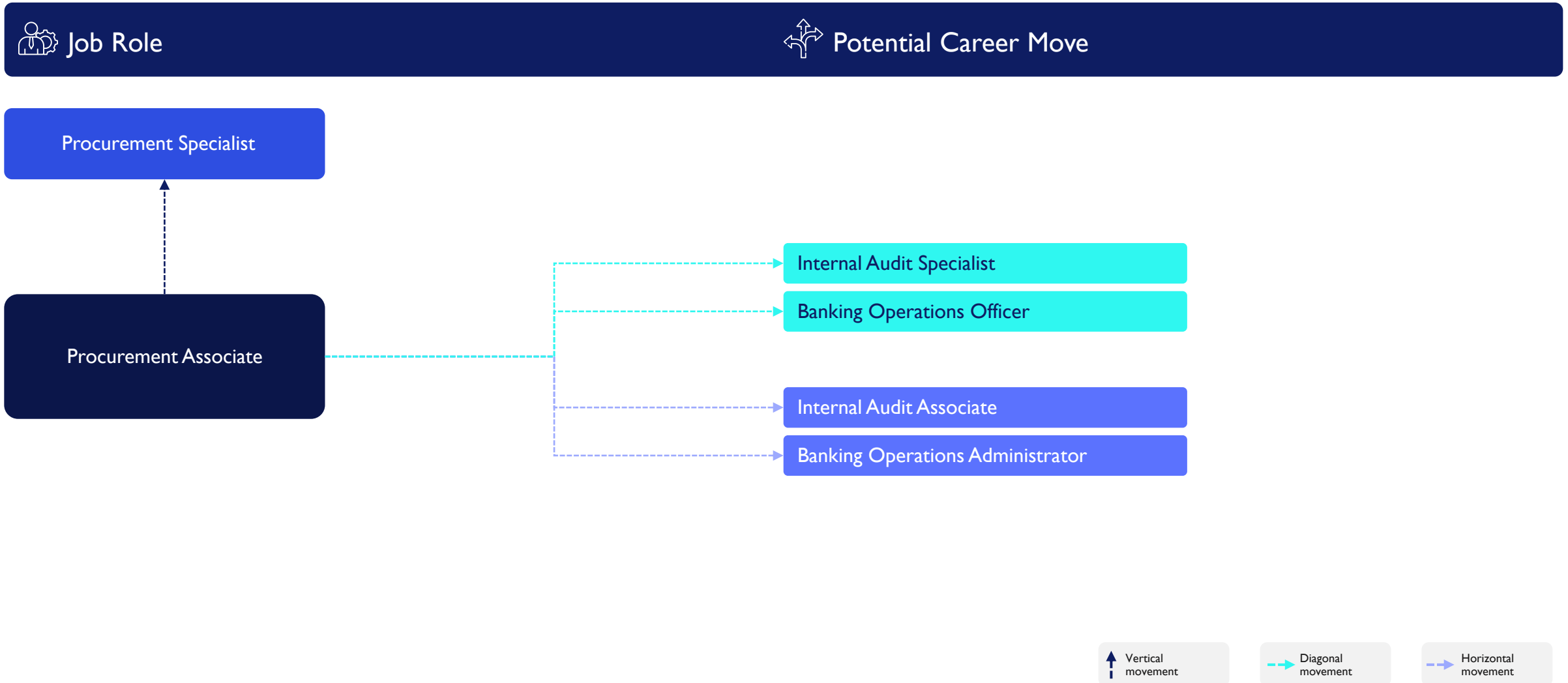


Procurement (4/5)

Job Role Potential Career Move



Procurement (5/5)




Project Management (1/5)

 Job Role


 Potential Career Move

Head of Project Management

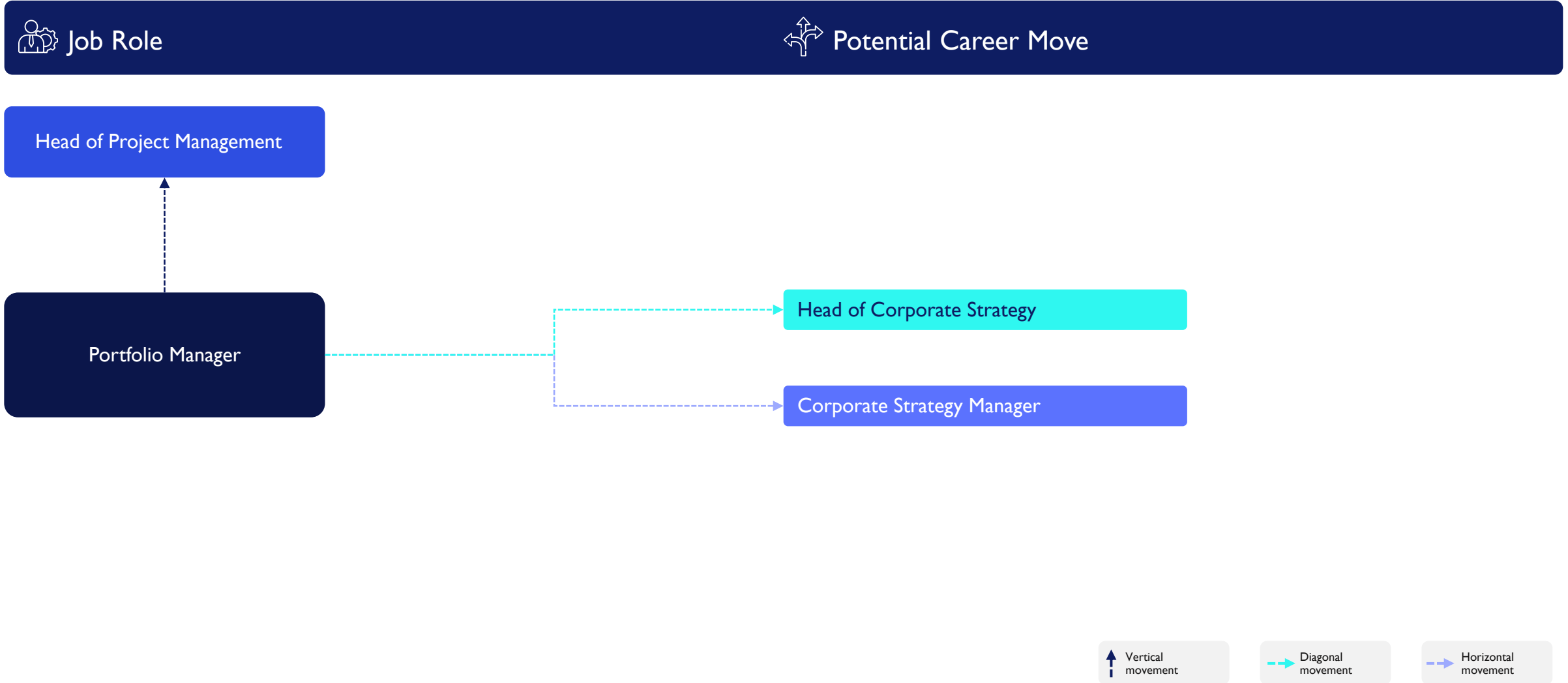
Head of Corporate Strategy

 Vertical movement

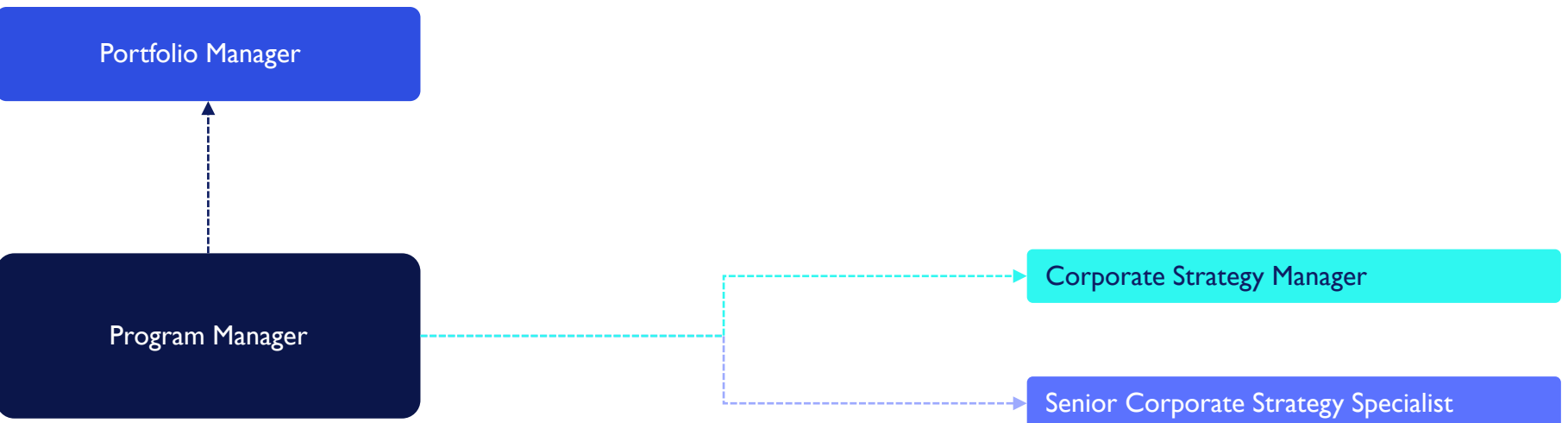
 Diagonal movement

 Horizontal movement

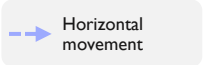
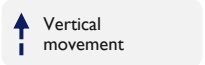
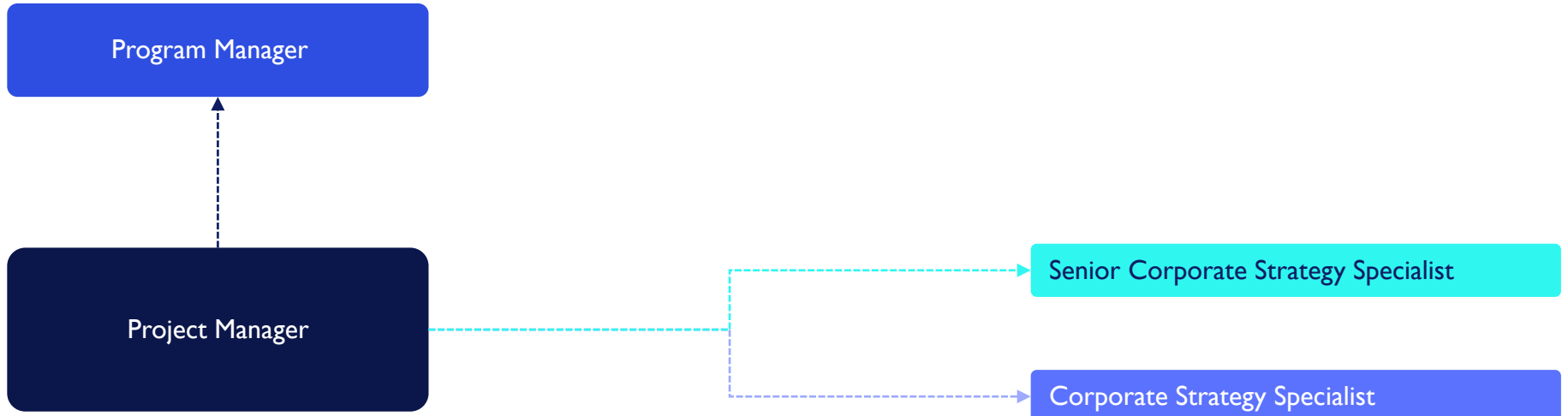
Project Management (2/5)



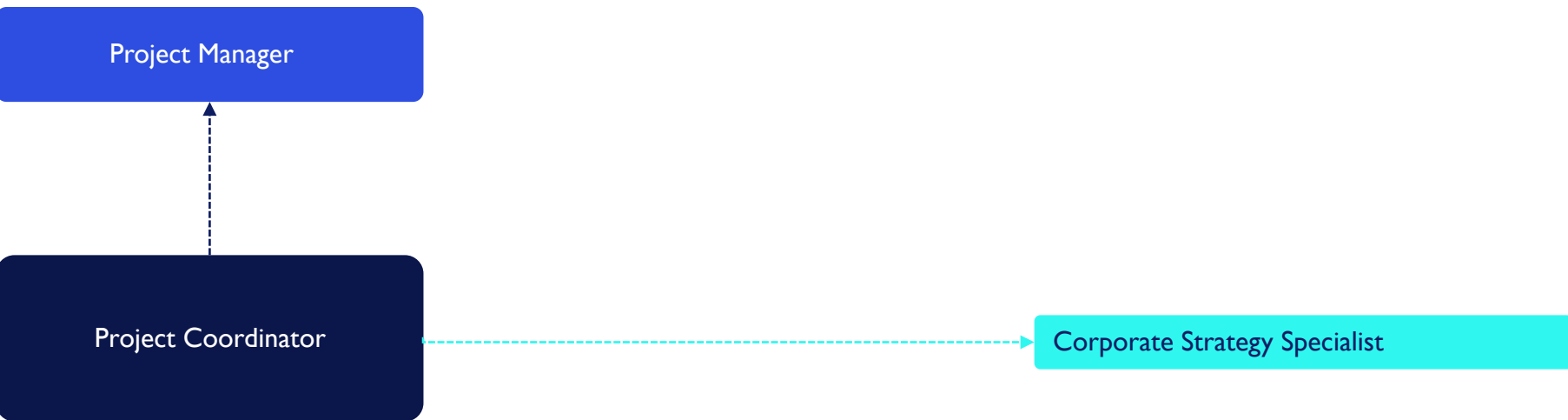
Project Management (3/5)



Project Management (4/5)



Project Management (5/5)




Project Management (5/5)


 Job Role

 Potential Career Move

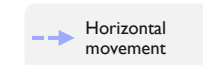
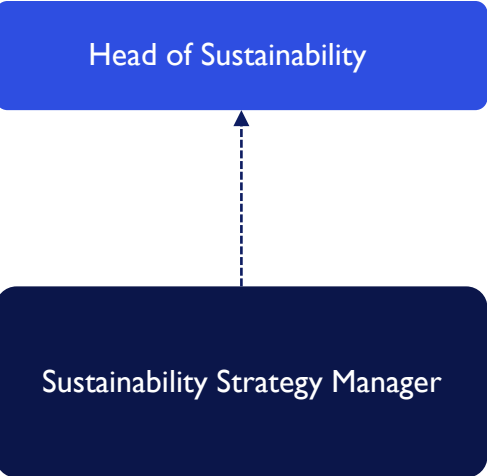
Head of Sustainability

 Vertical movement

 Diagonal movement

 Horizontal movement

Sustainability Management (2/5)

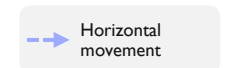
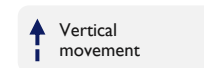


Sustainability Management (3/5)

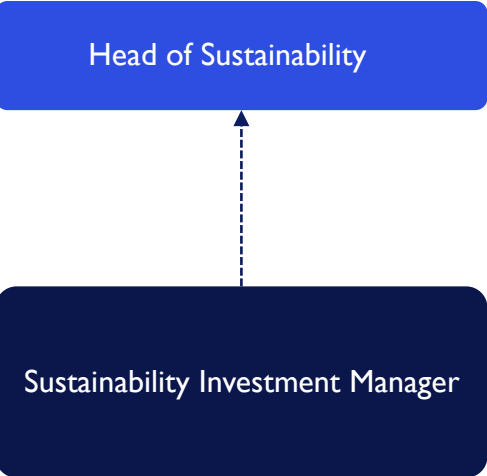


Head of Sustainability

Sustainability Risk Manager



Sustainability Management (4/5)

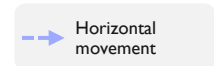


Sustainability Management (5/5)

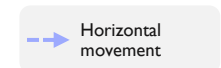


Head of Sustainability

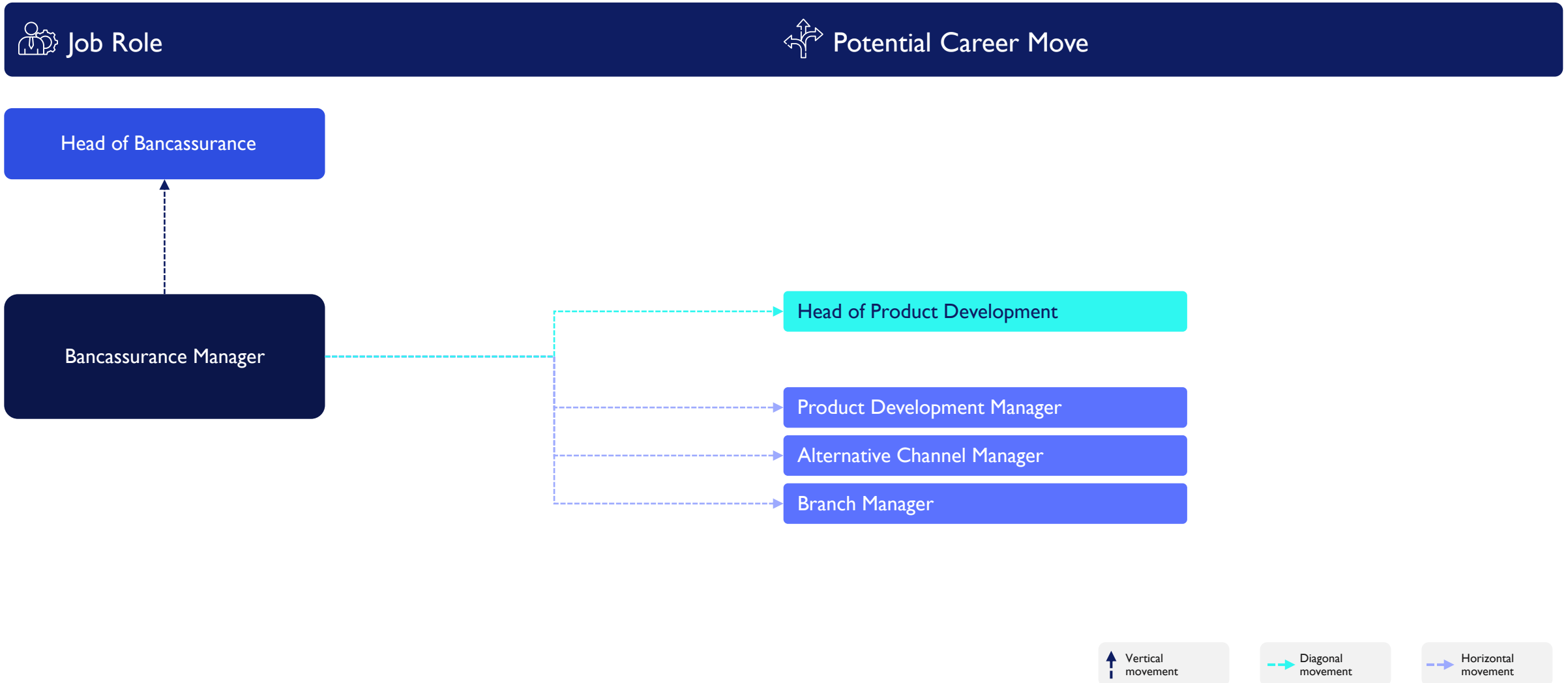
Sustainability Product Development Manager



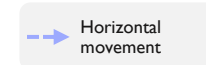
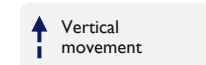
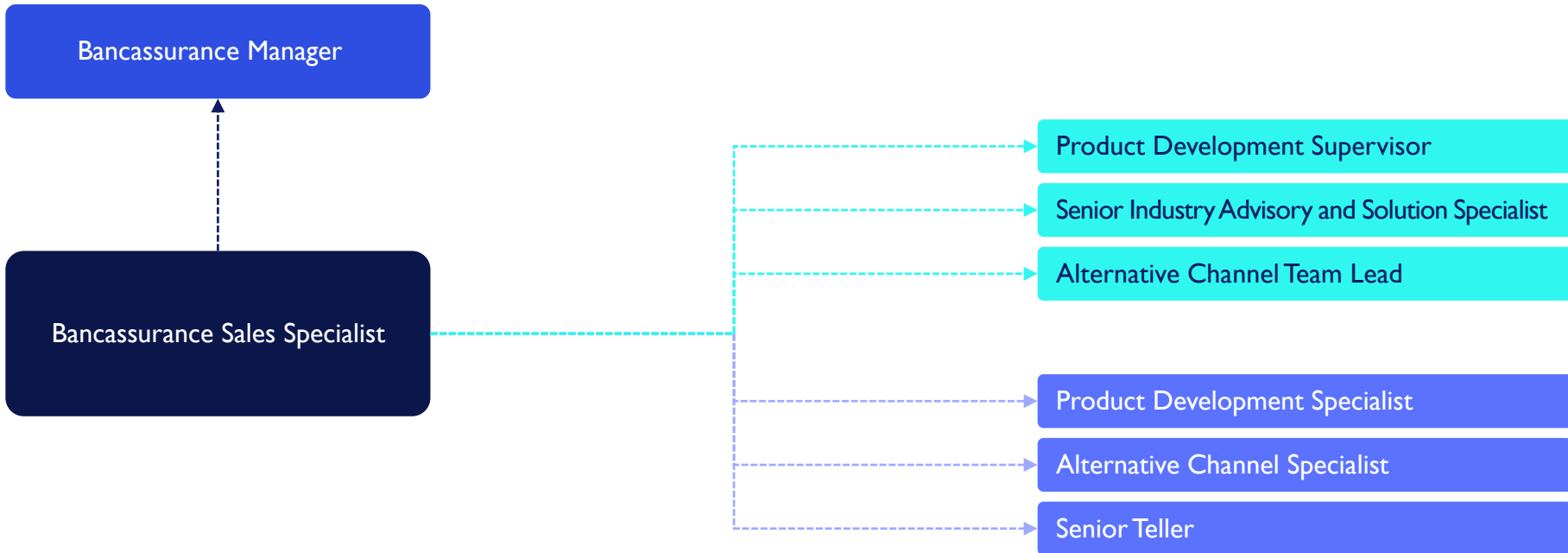
Bancassurance (1/3)



Bancassurance (2/3)



Bancassurance (3/3)



Corporate Secretarial Services (1/2)


 Job Role

 Potential Career Move

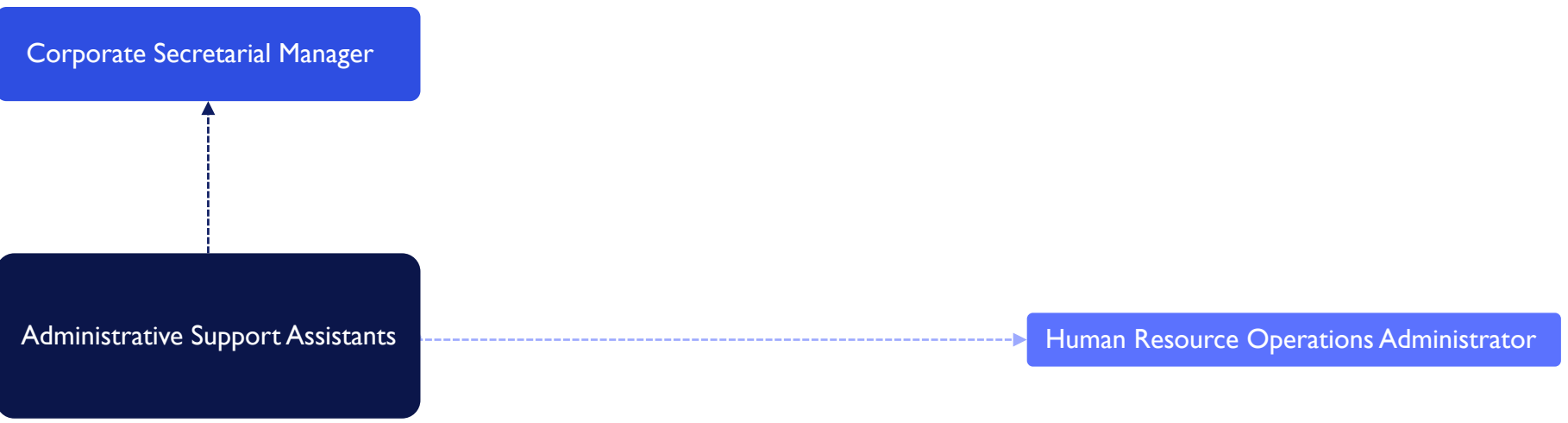
Corporate Secretarial Manager

 Vertical movement

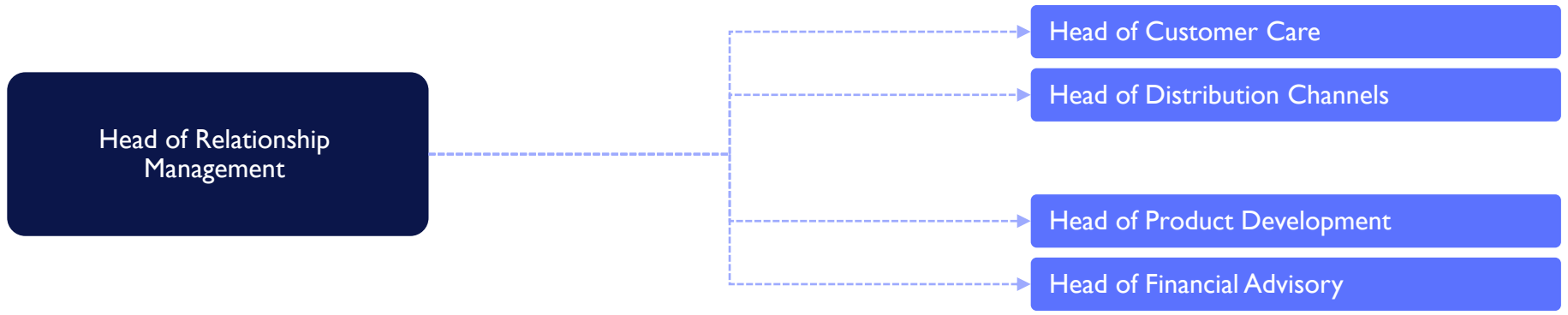
 Diagonal movement

 Horizontal movement

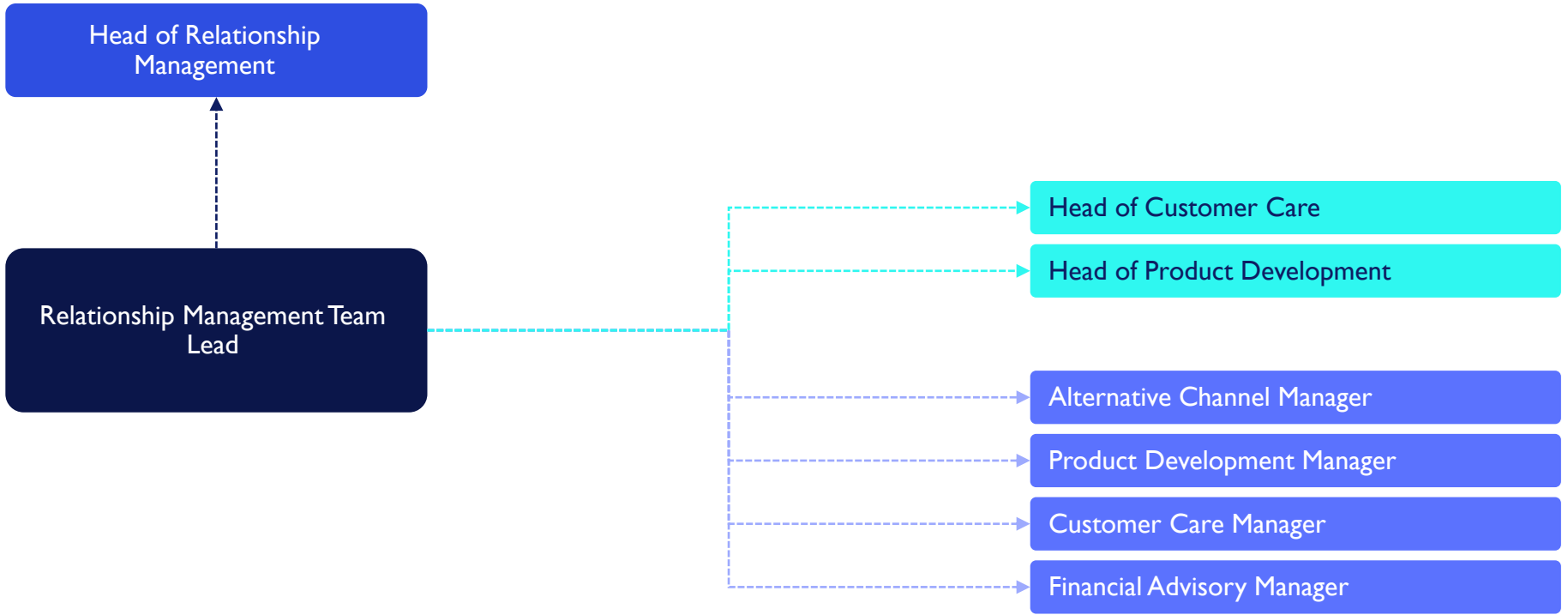
Corporate Secretarial Services (2/2)



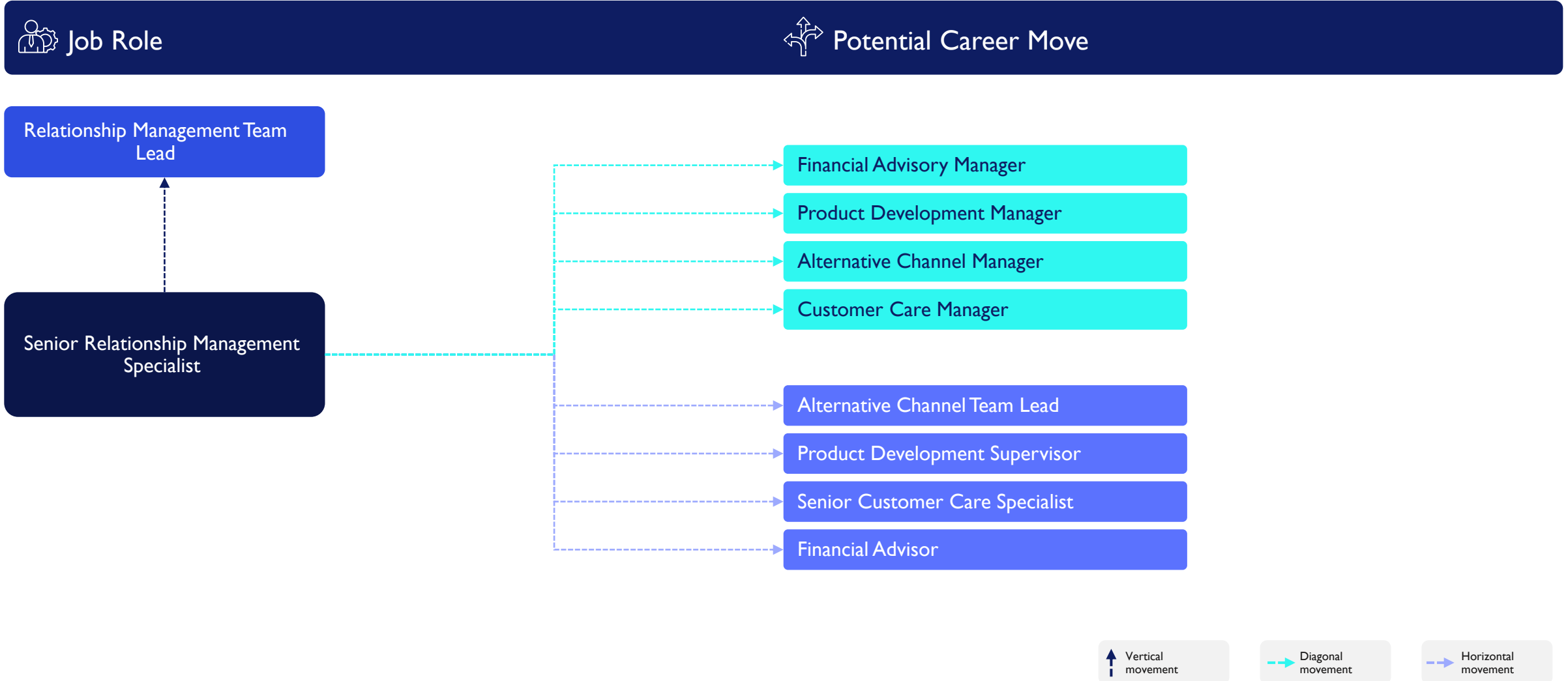
Relationship Management (1/5)



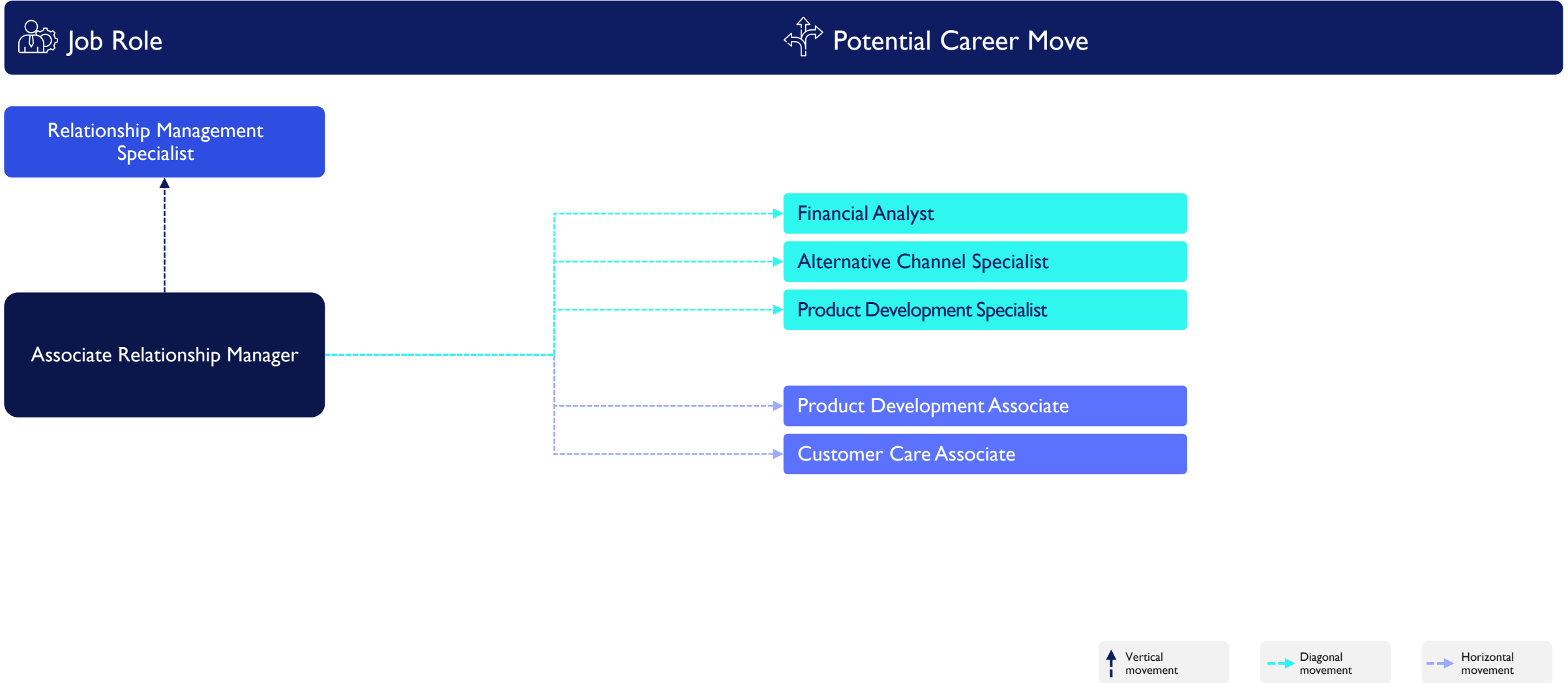
Relationship Management (2/5)



Relationship Management (3/5)



Relationship Management (5/5)



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