Vacancy Announcement

Pubali Bank Limited, a leading largest private commercial Bank with 501 online branches, 17 Islamic Banking Windows and 170 Sub-branches with a diverse and motivated workforce is inviting applications from the highly qualified, experienced, enthusiastic & self-driven Bangladeshi citizens for the following position of its Trade Finance sector (export) to guide the bank to its next phase of innovation and growth.

- **Job Area:** Trade Finance Unit (Export Section)
  - **Designation:**
    - Asst. General Manager
    - Senior Principal Officer/ Principal Officer.
  - **Number of Posts:**
    - Asst. General Manager: 07 (seven)
    - SPO/PO: 33 (Thirty three).
  - **Academic and professional Qualification(s):**
    - Masters degree in any discipline from a reputed university.
    - DAIBB / Certification in CDCS/CSDG or any other relevant certification course is preferable.
    - Sound knowledge of trade finance products, including LCs, B2B LCs, bank guarantees, documentary collections, etc.
    - Familiarity with International Trade rules and regulations, such as UCP 600, ISBP 821, Incoterms, URR 725, URC 522 and other trade finance-related rules and practices.
    - Strong analytical and problem-solving skills with a keen eye for detail.
    - Excellent communication and interpersonal skills to effectively engage with clients and stakeholders.
    - Proficiency in using MS Office applications, trade finance software and Bangladesh Bank Online Foreign Exchange Transaction Monitoring & Management System.
    - Ability to work under pressure, meet deadlines, and handle multiple tasks simultaneously.
    - A proactive and self-motivated attitude with a solid commitment to delivering exceptional customer service.
  - **Experience:**
    - **A. For AGM:**
      - Minimum 12 years’ experience in Bank.
      - At least 8 years’ experience in Trade finance/Foreign Exchange business especially in export oriented business.
      - At least 2 years as Senior Principal Officer or equivalent position.
B. For SPO:

- Minimum 10 years’ experience in Bank.
- At least 6 years’ experience in Trade finance/Foreign Exchange business specially in export oriented business.
- At least 2 years as Principal Officer or equivalent position.

C. For PO:

- Minimum 8 years’ experience in Bank
- At least 4 years’ experience in Trade finance/Foreign Exchange business specially in export oriented business.
- At least 2 years as Senior Officer or equivalent position.

Responsibilities:

1. Process Export Orders: Handle all aspects of export LC (Letter of Credit) and export contract processing, including verifying the accuracy and completeness of export documents, ensuring compliance with applicable laws and regulations, and liaising with relevant stakeholders such as exporters, freight forwarders, and customs authorities.

2. Export Financing: Evaluate and assess the creditworthiness of export clients, review export financing requests, and provide recommendations for approval or rejection. Collaborate with internal teams, such as credit risk and compliance, to ensure compliance with bank policies and procedures.

3. LC (Letter of Credit) Operations including Back to Back LCs: Manage the end-to-end LC operations for export transactions, including LC issuance, amendments, advising, confirmation, and negotiation. Coordinate with clients, correspondent banks, and other parties involved, to ensure smooth and timely processing of LC-related activities.

4. Bank Guarantee and SBLC (Standby LC) Operations: Handle Guarantee, Counter Guarantee and Standby Letter of Credit (SBLC) related operations. This includes verifying the authenticity and validity of the documents, ensuring compliance with regulations and internal policies, and facilitating smooth transactions between the applicant and the beneficiary. Provide guidance and assistance to clients regarding the proper utilization of Guarantees and SBLCs in international trade.

5. Trade Compliance: Stay updated with international trade regulations, sanctions, and embargoes to ensure compliance with all relevant laws and regulations. Conduct due diligence on export transactions and monitoring for any potential compliance risks.

6. Export Risk Management: Regular visits to export clients' factories/organizations to evaluate their business. Risk Analysis, exporter Analysis, business and market analysis, price verification of exported goods, and eligibility of Back to Back LC amount against master LC determination.


8. Customer Relationship Management: Build and maintain strong relationships with export clients, provide them with exceptional customer service, and address their queries and concerns related to trade finance. Identify opportunities to cross-sell other banking products and services to export clients.
9. Documentation and Reporting: Prepare and maintain accurate records of all export transactions, documentation, and correspondence. Generate reports on trade finance activities, performance, and trends for management review and decision-making. Various regulatory reporting.

10. Process Improvement: Continuously assess existing trade finance processes, identify areas for improvement, and implement changes to enhance operational efficiency and customer satisfaction. Participate in projects related to system enhancements and process automation.

11. Team Collaboration: Collaborate with colleagues within the trade finance department and other relevant departments to ensure effective coordination and delivery of trade finance services. Share knowledge and expertise to foster a culture of continuous learning and development.

General Conditions:

- Candidates having 3rd division/class or equivalent GPA/CGPA in any examination are not eligible to apply.
- Only published result will be accepted. Testimonial for this matter will not be accepted. Candidates with foreign degree must have equivalence certificate from University Grants Commission (UGC) of Bangladesh and their degree and result must be equivalent as above.
- Certificates of different examinations submitted by the candidates to the Bank will be verified from the respective institutions and any discrepancy found in the documents will be severely dealt with.
- Age:
  (i) Not over 42 years as on 31 July 2023 for the rank Asst. General Manager
  (ii) Not over 40 years as on 31 July 2023 for the rank Senior Principal Officer
  (ii) Not over 38 years as on 31 July 2023 for the rank Principal Officer
- No affidavit in respect of age will be acceptable.
- Computer literacy is a must.
- Proficiency both in Bengali and English is required.

Salary & remuneration:

- Selected candidates will be given regular scale as per Bank’s rules.
- Selected candidates shall have to serve anywhere in Bangladesh.
- Any incorrect/fake information found later, will cancel the candidature.
- All applications will be treated confidentially on merit.
- In-house candidates are not eligible to apply.

Apply Instructions:

- Interested candidates who fulfill the requirements should apply online, link: https://www.pubalibangla.com/career.asp with recent passport size scanned colored photograph & signature. After filling up the online application, the applicant will receive an Applicant Identification Number which should be preserved for future use. The closing date for submission of application is 31 August 2023 by 6:00 p.m.
- Only short listed candidates will be called for Written Test/Interview. No TA/DA will be applicable for this purpose.
- Management of the Bank reserves the right to reject any or all applications without assigning any reason whatsoever.