



Vacancy announcement

Pubali Bank Limited is a leading largest private commercial bank with **500** online branches, **17** Islamic windows and **150** Sub-branches with a diverse and motivated workforce is inviting applications for the following positions for its **Card Business Division** from the highly qualified, experienced, enthusiastic & self-driven Bangladeshi citizens who are willing to build a career in banking to guide the bank to its next phase of innovation and growth.

▪ **Card Sales Unit:**

1. Job Area: Sales Manager.

Designation: Principal Officer/Senior Officer.

Number of Post: 10 (Ten).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

A. For PO:

- ✓ Minimum 8 years experience in Bank/NBFI.
- ✓ At least 6 years experience in Card/Retail/Consumer - asset/liability product sell.
- ✓ At least 2 years as Senior Officer or equivalent position.

B. For SO:

- ✓ Minimum 6 years experience in Bank/NBFI.
- ✓ At least 4 years experience in Card/Retail/Consumer - asset/liability product sell.
- ✓ At least 2 years as Officer or equivalent position.

Responsibilities:

- ✓ Determining long and short term sales goals.
- ✓ Monitoring the daily activities of the sales executives.
- ✓ Ensuring target achievement of sales executives.
- ✓ Generating sales leads to the sales executives.
- ✓ Plan and execute training among sales executives.
- ✓ Oversee sales and special promotions.
- ✓ Resolving customer complaints and service issues etc.

2. Job Area: Sales Executive.

Designation: Deputy Junior Officer (Card Business).

Number of Post: 130 (One Hundred Thirty).

Academic Qualification:

- ✓ Graduate from a reputed University.

Experience:

- ✓ Minimum 2 years experience in Card/Retail/Consumer - asset/liability product sell in Bank/NBFI.

Responsibilities:

- ✓ Coordinating with Branch and Regional Managers.
- ✓ Acquiring Card business from in-house and open market clients.
- ✓ Picking application physically or through digital mode.
- ✓ Ensuring activation of the cards sold.
- ✓ Handling client queries or card-related issues raised to branches and channels.
- ✓ Cross sell other products of the bank.
- ✓ Ensuring post sell quality customer service etc.





▪ **Card Marketing Unit:**

3. Job Area: Strategic Alliances and Partnerships Relationship, Portfolio Management.

Designation: Senior Officer/Officer.

Number of Post: 07 (Seven).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

A. For SO:

- ✓ Minimum 6 years experience in Bank/NBFI/ Multinational Company.
- ✓ At least 4 years experience in alliance and partnership for EMI, discount, cashback, buy and get free, loyalty program.
- ✓ At least 2 years as Officer or equivalent position.

B. For Officer:

- ✓ Minimum 4 years experience in Bank/NBFI/ Multinational Company.
- ✓ At least 2 years experience in alliance and partnership for EMI, discount, cashback, buy and get free, loyalty program.
- ✓ At least 2 years as Junior Officer or equivalent position.

Responsibilities:

- ✓ Working with external partners to develop new value added services like; EMI, discount, cashback, buy and get free, loyalty program in existing markets or developing new markets.
- ✓ Identifying potential partners based on business needs, goals, and current partnerships
- ✓ Negotiating terms of partnership agreements to ensure that both parties are meeting their obligations and benefitting from the relationship.
- ✓ Managing the legal aspects of partnerships by drafting contracts, negotiating terms, and managing disputes.

▪ **Product Development Unit:**

4. Job Area: Product Development and Enhancement.

Designation: Senior Officer/Officer.

No. of Post: 02 (Two).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

A. For SO:

- ✓ Minimum 6 years experience in Bank/NBFI.
- ✓ At least 4 years experience in Card product development.
- ✓ At least 2 years as Officer or equivalent position.
- ✓ Good knowledge on Card scheme's present and upcoming products market demand.

B. For Officer:

- ✓ Minimum 4 years experience in Bank/NBFI.
- ✓ At least 2 years experience in Card product development.
- ✓ At least 2 years as Junior Officer or equivalent position.
- ✓ Good knowledge on Card scheme's present and upcoming products market demand.

Responsibilities:

- ✓ Identifying market space for the card products and development of new products as per market demand.
- ✓ Enhancement of existing product feature to ensure market compatibility.
- ✓ Pricing of the product to ensure market competitiveness.
- ✓ Reporting on market trend and gap between existing card products and market demand.
- ✓ Designing products features based on the market demand etc.





▪ **Credit Unit:**

5. Job Area: Credit Analyst.

Designation: Senior Officer/ Officer.

No. of Post: 12 (Twelve).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

A. For SO:

- ✓ Minimum 6 years experience in Bank/NBFI.
- ✓ At least 4 years experience as Credit Analyst of Credit Card/Retail Loan/Consumer Loan.
- ✓ At least 2 years as Officer or equivalent position.

B. For Officer:

- ✓ Minimum 4 years experience in Bank/NBFI.
- ✓ At least 2 years experience as Credit Analyst of Credit Card/Retail Loan/Consumer Loan.
- ✓ At least 2 years as Junior Officer or equivalent position.

Responsibilities:

- ✓ Development of guideline for assessing credit worthiness and risk.
- ✓ Analyze and assess the financial statements and credit history of existing and potential clients.
- ✓ Review credit applications and perform credit checks.
- ✓ Perform risk assessments.
- ✓ Make informed decisions backed by sound assessment.
- ✓ Consult and negotiate with clients regarding financial transactions, payment terms, and credit limits etc.

▪ **Credit Collection:**

6. Job Area: Credit Collection & Monitoring.

Designation: Deputy Junior Officer (Card Business).

No. of Post: 12 (Twelve).

Academic Qualification:

- ✓ Graduate from a reputed University.

Experience:

- ✓ Minimum 2 years experience in Credit Recovery in Bank/NBFI/Credit Recovery Agency.

Responsibilities:

- ✓ Identifying delinquent accounts.
- ✓ Calling and emailing defaulters to restate their dues.
- ✓ Locating fugitive defaulters through telephonic and physical investigations.
- ✓ Proposing realistic, carefully-constructed payment plans.
- ✓ Negotiating newly-adjusted payment plans.
- ✓ Monitoring defaulters' repayments to stop recurrent non-compliance.
- ✓ Maintaining an updated, exhaustive paper trail.
- ✓ Instituting suitable, timely legal action, if needed.





▪ **Digital Services Unit:**

7. Job Area: Digital Marketing.

Designation: Deputy Junior Officer (Card Business).

No. of Post: 02 (Two).

Academic Qualification:

- ✓ Graduate from a reputed University.

Experience:

- ✓ Minimum 2 years experience on marketing in digital and social media platform.

Responsibilities:

- ✓ Generating sales lead by digital marketing.
- ✓ Receiving online application.
- ✓ Managing of the content that the business posts to social media.
- ✓ Developing strategies that drive customers to the website.
- ✓ Improving the design and content of the website.
- ✓ Creating paid campaigns on social media platforms.
- ✓ Creating email and SMS blast campaigns to target key customers etc.

8. Job Area: Branding and Designing.

Designation: Junior Officer.

No. of Post: 02 (Two).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

- ✓ Minimum 3 years experience in branding and designing in Bank/NBFI/Advertising Firm/Multinational Company.

Responsibilities:

- ✓ Create and design various materials for digital and print like credit/debit/prepaid card plastic, printed brochures, online banners, social media advertisement, product packaging, and brand identity assets.
- ✓ Advise best practices and optimizations throughout design projects.
- ✓ Collaborate with fellow designers to develop new approaches for creating more-expressive graphics for the bank.
- ✓ Work with a wide range of media and graphic design software.
- ✓ Establish creative direction for the bank within brand guidelines etc.

9. Job Area: Telesales.

Designation: Deputy Junior Officer (Card Business).

No. of Post: 10 (Ten).

Academic Qualification:

- ✓ Graduate from a reputed University.

Experience:

- ✓ Minimum 2 years experience in Call Centre Telesales.

Responsibilities:

- ✓ Collecting data and identifying potential customers.
- ✓ Initiating sales with potential customers over the phone.
- ✓ Listening to the customers' needs to generate repeat sales.
- ✓ Keeping up to date on all products and informing customers of new products.
- ✓ Monitoring transaction and supporting customer for successful transaction.
- ✓ Offering value added service like EMI to the customer.
- ✓ Activation of inactive cards, Re-issuing cancelled cards etc.





▪ **ATM Acquisition Unit:**

10. Job Area: ATM Acquisition (Unit Head).

Designation: Senior Principal Officer /Principal Officer.

No. of Post: 01 (One).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

A. For SPO:

- ✓ Minimum 10 years experience in Bank/NBFI.
- ✓ At least 8 years experience in the relevant field.
- ✓ At least 2 years as Principal Officer or equivalent position.

B. For PO:

- ✓ Minimum 8 years experience in Bank/NBFI.
- ✓ At least 6 years experience in the relevant field.
- ✓ At least 2 years as Senior Officer or equivalent position.

Responsibilities:

- ✓ Select prominent location for installing Bank's ATM/CRM/CDM.
- ✓ Rental price negotiation.
- ✓ Obtaining related internal approvals.
- ✓ Agreement signing with the landlord.
- ✓ Supervising acquisition team to build bank's digital service network etc.

11. Job Area: ATM Acquisition (Executive).

Designation: Senior Officer/ Officer.

No. of Post: 05 (Five).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

A. For SO:

- ✓ Minimum 6 years experience in Bank/NBFI.
- ✓ At least 4 years experience in the relevant field.
- ✓ At least 2 years as Officer or equivalent position.

B. For Officer:

- ✓ Minimum 4 years experience in Bank/NBFI.
- ✓ At least 2 years experience in the relevant field.
- ✓ At least 2 years as Junior Officer or equivalent position.

Responsibilities:

- ✓ Select prominent location for installing Bank's ATM/CRM/CDM.
- ✓ Rental price negotiation.
- ✓ Obtained related internal approvals.
- ✓ Agreement signing with the landlord.





▪ **Control and Compliance Unit.**

12. Job Area: Control and Compliance.

Designation: Principal Officer/ Senior Officer.

No. of Post: 02 (Two).

Academic Qualification:

- ✓ Master Degree from a reputed University.

Experience:

A. For PO:

- ✓ Minimum 8 years experience in Bank/NBFI.
- ✓ At least 6 years experience in Card business control and compliance.
- ✓ At least 2 years as Senior Officer or equivalent position.
- ✓ Good knowledge on rules and regulations of regulatory authorities and Card Schemes
- ✓ Handling big data and MIS.

B. For SO:

- ✓ Minimum 6 years experience in Bank/NBFI.
- ✓ At least 4 years experience in Card business control and compliance.
- ✓ At least 2 years as Officer or equivalent position.
- ✓ Good knowledge on rules and regulations of regulatory authorities and Card Schemes
- ✓ Handling big data and MIS.

Responsibilities:

- ✓ Developing Internal Rules.
- ✓ Developing standard operating procedure.
- ✓ Ensuring compliance of regulator, card schemes.
- ✓ Ensuring data integrity.
- ✓ Internal inspection to ensure standard operating procedure.
- ✓ Suggesting measures for expected control and compliance.
- ✓ Attending customer complaints.
- ✓ Attending internal and external audit and inspection.
- ✓ Providing necessary data and report to concern bodies.
- ✓ Business MIS to set business strategy.

General Terms & Conditions:

1. Recruited officials will be responsible for the assigned job as mentioned against their unit.
2. Candidates having 3rd division/class/equivalent GPA or CGPA in any of the examinations are not eligible to apply. Only published result, at the time of application, 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.
3. **Age:**
 - Not over 40 (forty) years as on 31st March 2023 for the rank of Senior Principal Officer.
 - Not over 38 (thirty eight) years as on 31st March 2023 for the rank of Principal Officer.
 - Not over 35 (thirty five) years as on 31st March 2023 for the rank of Senior Officer.
 - Not over 33 (thirty three) years as on 31st March 2023 for the rank of Officer.
 - Not over 32 (thirty two) years as on 31st March 2023 for the rank of Junior Officer/ Deputy Junior Officer (Card Business).
 - No affidavit in respect of age will be acceptable.
4. **Salary & Remuneration:** Selected candidates will be given regular scale as per bank's rule.
5. After completion of 01 (one) year satisfactory service, selected candidates in the rank of **DJO/JO/Officer/SO** will be confirmed in the service of the Bank.
6. Selected candidates in the rank of **DJO/JO/Officer/SO** will have to give an undertaking that he/ she will serve in the Bank for a minimum period of 05 (five) years.





7. Any incorrect, fake information found later, will automatically cancel the candidature.
8. All applications will be treated on merit and strict confidentially.
9. One candidate can apply for one post only.
10. In-house candidates are not eligible to apply.
11. 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.
12. Only short listed candidates will be called for written test/ interview. No TA/ DA will be applicable for this purpose.
13. Management of the Bank reserves the right to reject any or all applications without assigning any reason.

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 **03 May 2023 by 6:00 p.m.**

To avoid possible inconvenience due to server congestion, please apply well ahead of the deadline.

Sd/-

General Manager

Human Resources Division

