

# Bank Asia

## FUNCTIONAL COMPETENCY FRAMEWORK



## Functional Competency Framework

### Agent Banking Division

#### 1. Agent Network Development & Management

##### Key Competencies:

- a) Agent selection & due diligence
- b) Business case evaluation for new outlets
- c) Contracting & documentation
- d) Agent onboarding & activation
- e) Performance monitoring of agents
- f) Liquidity & cash management supervision
- g) Agent retention strategy

##### Knowledge Areas:

- a) Bangladesh Bank agent banking guidelines
- b) Geographic expansion strategy
- c) Commission structure design

#### 2. Operations & Transaction Management

##### Key Competencies:

- a) Account opening (e-KYC / biometric verification)
- b) Cash-in / Cash-out management
- c) Remittance disbursement
- d) Fund transfer (BEFTN / RTGS interface understanding)
- e) Reconciliation of agent transactions
- f) Dispute handling & exception management

##### Knowledge Areas:

- a) Core banking system integration
- b) Settlement cycle management
- c) Float account management

### 3. Risk Management & Compliance

#### Key Competencies:

- a) KYC & AML compliance
- b) Fraud risk identification
- c) Transaction monitoring
- d) Suspicious transaction reporting
- e) Audit coordination
- f) Operational risk assessment

#### Knowledge Areas:

- a) AML/CFT regulations
- b) Internal control framework
- c) Regulatory reporting requirements

### 4. Business Development & Financial Inclusion

#### Key Competencies:

- a) Rural market analysis
- b) Customer acquisition strategy
- c) CMSME & micro-loan linkage
- d) Women entrepreneur financing support
- e) Cross-selling (DPS, FDR, retail loans)
- f) Community engagement

#### Knowledge Areas:

- a) Financial inclusion policy
- b) Government subsidy / social safety net programs
- c) Rural customer behavior

### 5. Technology & Digital Enablement

#### Key Competencies:

- a) Agent banking software management
- b) Biometric device operation
- c) POS terminal troubleshooting
- d) Cybersecurity awareness
- e) Data analytics for outlet performance
- f) System uptime monitoring

#### Knowledge Areas:

- a) Digital onboarding process
- b) Data privacy & cybersecurity standards
- c) API & system integration basics

## 6. Service Quality & Customer Experience

### Key Competencies:

- a) Customer grievance handling
- b) Service standard enforcement at agent points
- c) Training agents on service etiquette
- d) Turnaround time management
- e) Complaint resolution tracking

### Knowledge Areas:

- a) Service Quality Framework
- b) Mystery shopping mechanism
- c) Customer satisfaction metrics

### Suggested Proficiency Levels:

| Level           | Description                                                      |
|-----------------|------------------------------------------------------------------|
| 1. Foundational | Understand guidelines and supports agent operations              |
| 2. Intermediate | Independently manages agents and resolves operational issues     |
| 3. Advanced     | Designs expansion strategy and leads regional agent network      |
| 4. Expert       | Develops national agent banking strategy & regulatory engagement |

# Functional Competency Framework

## Brand & Communications

### 1. Marketing Strategy & Planning

#### Definition:

Ability to develop and implement marketing strategies aligned with the Bank's business strategy, growth targets, and market positioning.

#### Key Competency Elements

- Market segmentation and targeting
- Strategic marketing planning
- Campaign strategy development
- Product positioning
- Budget planning and ROI management
- Alignment with retail, SME, corporate and digital banking goals

#### Proficiency Indicators

| Level        | Behavioral Indicators                                               |
|--------------|---------------------------------------------------------------------|
| Basic        | Supports execution of marketing plans and campaigns                 |
| Intermediate | Develop product marketing strategies and promotional plans          |
| Advanced     | Leads integrated marketing strategies for business divisions        |
| Expert       | Shapes bank-wide marketing strategy aligned with corporate strategy |

### 2. Brand Management

#### Definition:

Ability to build, manage and protect the Bank's brand identity, ensuring consistent corporate image and brand standards across all channels.

#### Key Competency Elements

- Brand positioning
- Corporate identity management
- Brand guidelines enforcement
- Reputation management
- Brand equity measurement

#### Typical Deliverables

- Brand manual
- Brand campaigns
- Corporate identity guidelines
- Brand perception reports

### 3. Corporate Communication

#### Definition:

Ability to manage internal and external communication ensuring clear, consistent and positive messaging about the Bank.

#### Key Competency Elements

- Internal communication
- Executive communication
- Stakeholder communication
- Corporate messaging
- Crisis communication

#### Typical Activities

- Corporate announcements
- Leadership communication
- Speech writing
- Communication strategy

Banks rely on effective communication to maintain relationships with stakeholders, media and customers while protecting corporate reputation.

### 4. Media Relations & Public Relations

#### Definition:

Ability to manage relationships with media, journalists and external stakeholders to enhance the Bank's public image.

#### Key Competency Elements

- Press release management
- Media engagement
- Public relations campaigns
- Reputation monitoring
- Crisis media handling

#### Typical Deliverables

- Press briefings
- Media coverage reports
- PR strategy

## 5. Campaign Management & Advertising

### Definition:

Ability to design, implement and monitor marketing campaigns promoting banking products and services.

### Key Competency Elements

- Integrated marketing campaigns
- Advertising strategy
- Creative campaign development
- Campaign performance tracking
- Budget optimization

Campaigns are a central marketing responsibility used to attract customers and promote banking products.

## 6. Digital Marketing & Social Media Management

### Definition:

Ability to leverage digital platforms to increase customer engagement, product awareness, and lead generation.

### Key Competency Elements

- Social media marketing
- Search engine marketing
- Website content management
- Email & SMS campaigns
- Digital analytics
- Online reputation management

## 7. Content Development & Creative Communication

### Definition:

Ability to produce compelling content that effectively communicates the Bank's products, services, and brand story.

### Key Competency Elements

- Copywriting
- Visual storytelling
- Corporate publications
- Product brochures and collateral
- Website and social media content

## 8. Market Research & Customer Insight

### Definition:

Ability to collect and analyze market intelligence, competitor activities and customer behavior to support strategic marketing decisions.

### Key Competency Elements

- Customer analytics
- Market research
- Competitor benchmarking
- Customer journey mapping
- Product feedback analysis

## 9. Event Management & Brand Activation

### Definition:

Ability to plan and execute events, sponsorships and promotional activities to strengthen brand visibility and customer engagement.

### Key Competency Elements

- Corporate events
- Product launch events
- Sponsorship management
- Brand activation campaigns
- Customer engagement events

## 10. Stakeholder & Partnership Management

### Definition:

Ability to collaborate with internal departments and external partners to support marketing and communication initiatives.

### Key Competency Elements

- Agency management
- Vendor coordination
- Cross-functional collaboration
- Strategic partnerships

## 11. CSR Communication & Community Engagement

### Definition:

Ability to communicate the Bank's Corporate Social Responsibility initiatives and strengthen community relationships.

### Key Competency Elements

- CSR communication
- Community branding
- Sustainability communication
- Social impact storytelling

## 12. Marketing Analytics & Performance Measurement

### Definition:

Ability to measure marketing effectiveness and translate data into actionable insights.

### Key Competency Elements

- KPI tracking
- marketing ROI analysis
- campaign performance dashboards
- data-driven marketing decisions

### Example Competency Map (Simplified)

| Functional Area         | Key Competencies                                |
|-------------------------|-------------------------------------------------|
| Marketing Strategy      | Strategy development, segmentation, positioning |
| Brand Management        | Brand identity, brand equity, reputation        |
| Corporate Communication | Internal & external communication               |
| PR & Media              | Media relations, crisis communication           |
| Campaign Management     | Advertising, campaign execution                 |
| Digital Marketing       | Social media, SEO, digital analytics            |
| Content Development     | Creative design, storytelling                   |
| Market Research         | Customer insight, competitor analysis           |
| Event Management        | Sponsorships, brand activation                  |
| Stakeholder Management  | Agency and partnership management               |
| CSR Communication       | Sustainability messaging                        |
| Marketing Analytics     | KPI and performance tracking                    |

## Functional Competency Framework

### Cards Business

#### 1. Card Product Strategy & Portfolio Management

- a) Develop and execute cards business strategy (credit, debit, prepaid)
- b) Portfolio segmentation (mass, affluent, corporate, payroll, co-branded)
- c) Card lifecycle management (acquisition → activation → usage → retention)
- d) Product pricing (annual fees, MDR, interchange, interest rates)
- e) Profitability analysis (revolving income, interchange income, fee income)
- f) Campaign ROI measurement

**Key Skills:** Product strategy, financial modeling, pricing, market analysis

#### 2. Card Issuing Operations

- a) Card issuance and personalization process
- b) Limit setting and credit line management
- c) Card activation, PIN generation & dispatch control
- d) Replacement, renewal, and closure management
- e) Statement generation and billing cycle management
- f) Regulatory compliance in card issuance

**Key Skills:** Process control, operational efficiency, documentation management

#### 3. Acquiring & Merchant Management

- a) Merchant onboarding (KYC, due diligence)
- b) POS & QR deployment
- c) Merchant Discount Rate (MDR) management
- d) Settlement & reconciliation
- e) Chargeback management
- f) Merchant portfolio performance tracking

**Key Skills:** Negotiation, merchant relationship management, transaction reconciliation

#### 4. Credit Risk & Portfolio Monitoring (Credit Cards)

- a) Credit appraisal & limit approval
- b) Scorecard usage & behavioral scoring
- c) Delinquency monitoring & early warning signals
- d) Collection strategy coordination
- e) Provisioning awareness (as per Bangladesh Bank guidelines)
- f) Fraud loss monitoring

**Key Skills:** Risk assessment, portfolio analytics, decision-making

## 5. Fraud Risk & Transaction Monitoring

- a) Real-time fraud monitoring
- b) Suspicious transaction detection
- c) AML & KYC compliance in card usage
- d) Dispute and chargeback handling
- e) Coordination with card schemes on fraud alerts
- f) Cybersecurity awareness

**Key Skills:** Fraud detection, analytical ability, regulatory compliance

## 6. Compliance & Regulatory Governance

- a) Compliance with Bangladesh Bank circulars
- b) Adherence to international scheme rules (Visa, Mastercard, UnionPay, etc.)
- c) PCI-DSS compliance
- d) Consumer protection compliance
- e) Data privacy and information security standards
- f) Audit coordination & issue resolution

**Key Skills:** Regulatory knowledge, control discipline, audit management

## 7. Digital & Payment Systems Integration

- a) Integration with National Payment Switch Bangladesh (NPSB)
- b) E-commerce & 3D Secure Enablement
- c) Contactless payment & tokenization
- d) Mobile wallet integration
- e) Payment gateway management
- f) API-based fintech partnerships

**Key Skills:** Digital banking knowledge, system integration understanding, innovation mindset

## 8. Marketing & Customer Engagement

- a) Card acquisition campaigns
- b) Activation & usage campaigns
- c) EMI programs & promotional offers
- d) Loyalty & rewards program management
- e) Cross-sell with retail banking
- f) Customer retention strategy

**Key Skills:** Campaign management, customer analytics, communication strategy

## 9. MIS & Financial Control

- a) Card portfolio performance reporting
- b) Income & cost tracking (interchange, scheme fee, fraud cost)
- c) Budget preparation & variance analysis
- d) Scheme settlement & reconciliation
- e) Regulatory reporting

**Key Skills:** Financial analysis, data interpretation, reporting accuracy

## 10. Vendor & Scheme Relationship Management

- a) Coordination with card schemes
- b) Vendor management (card personalization vendors, processors, POS providers)
- c) SLA monitoring
- d) Cost negotiation & contract management

**Key Skills:** Vendor negotiation, SLA management, stakeholder coordination

### ❖ Suggested Proficiency Levels:

| Level           | Description                                          |
|-----------------|------------------------------------------------------|
| 1. Foundational | Basic understanding of card operations & products    |
| 2. Working      | Independently manages operational or portfolio tasks |
| 3. Advanced     | Leads product/portfolio growth & risk control        |
| 4. Expert       | Drives cards business strategy & national expansion  |

### ❖ Key Performance Indicators (Example)

- a) Card activation rate
- b) Spending per card
- c) Revolving ratio
- d) Portfolio delinquency ratio
- e) Fraud loss ratio
- f) Merchant acquisition growth
- g) MDR income growth

# Functional Competency Framework

## Company Secretariat Division

### 1. Corporate Governance Management

#### Definition:

Ability to ensure strong corporate governance practices in accordance with regulatory requirements and international best practices.

#### Key Competency Elements

- Corporate governance framework implementation
- Board governance practices
- Governance policy development
- Monitoring governance compliance
- Advisory role on governance matters

#### Typical Activities

- Ensuring adherence to governance codes
- Supporting Board oversight responsibilities

### 2. Board & Board Committee Administration

#### Definition:

Ability to efficiently manage the activities and processes of the Board of Directors and its committees.

#### Key Competency Elements

- Board meeting coordination
- Preparation of board agendas
- Documentation of board decisions
- Committee meeting management
- Board communication management

#### Typical Deliverables

- Board meeting minutes
- Committee meeting minutes
- Board papers and documentation

### 3. Regulatory & Statutory Compliance

#### Definition:

Ability to ensure compliance with statutory requirements applicable to banks and corporate entities.

### Key Competency Elements

- Compliance with the Companies Act
- Bangladesh Bank regulatory requirements
- Bangladesh Securities and Exchange Commission guidelines
- Statutory filings and disclosures
- Corporate compliance monitoring

## 4. Shareholder & Investor Relations Support

### Definition:

Ability to manage relationships with shareholders and facilitate transparent communication with investors.

### Key Competency Elements

- Shareholder communication
- Annual general meeting (AGM) management
- Extraordinary general meeting (EGM) coordination
- Investor queries handling

## 5. Corporate Documentation & Records Management

### Definition:

Ability to maintain accurate corporate records and statutory registers of the bank.

### Key Competency Elements

- Statutory register maintenance
- Board documentation management
- Corporate record archiving
- Document confidentiality management

## 6. Advisory Board & Governance Guidance

### Definition:

Ability to provide advisory support to the Board and senior management on governance and regulatory matters.

### Key Competency Elements

- Governance advisory services
- Regulatory interpretation
- Ethical governance practices
- Policy advisory

## 7. Regulatory Liaison & Reporting

### Definition:

Ability to coordinate with regulatory authorities and ensure timely submission of required reports.

### Key Competency Elements

- Liaison with Bangladesh Bank
- Liaison with BSEC
- Regulatory reporting coordination
- Compliance response management

## 8. Corporate Policy Management

### Definition:

Ability to develop, review, and maintain corporate policies approved by the Board.

### Key Competency Elements

- Corporate policy drafting
- Policy governance framework
- Periodic policy review
- Policy documentation control

## 9. Annual Report & Disclosure Management

### Definition:

Ability to coordinate preparation and disclosure of statutory reports to ensure transparency and regulatory compliance.

### Key Competency Elements

- Annual report coordination
- Corporate disclosure management
- Sustainability reporting support
- Governance reporting

## 10. Ethical Governance & Integrity Management

### Definition:

Ability to promote ethical governance and ensure adherence to the bank's code of conduct and ethical standards.

### Key Competency Elements

- Ethical governance frameworks
- Conflict of interest monitoring
- Governance integrity oversight
- Whistleblower framework support

## 11. Board Performance & Governance Evaluation

### Definition:

Ability to support evaluation of board effectiveness and governance practices.

### Key Competency Elements

- Board evaluation processes
- Governance performance monitoring
- Board training coordination
- Governance benchmarking

## 12. Stakeholder Coordination & Communication

### Definition:

Ability to coordinate with internal departments, regulators, board members, and shareholders to ensure smooth governance processes.

### Key Competency Elements

- Coordination with management
- Communication with directors
- Regulatory stakeholder management
- Governance communication

### Simplified Competency Map

| Functional Area          | Key Competencies                      |
|--------------------------|---------------------------------------|
| Corporate Governance     | Governance framework implementation   |
| Board Administration     | Board and committee management        |
| Regulatory Compliance    | Companies Act and banking regulations |
| Shareholder Management   | AGM/EGM coordination                  |
| Documentation            | Corporate records and registers       |
| Board Advisory           | Governance guidance to board          |
| Regulatory Liaison       | Coordination with regulators          |
| Policy Management        | Corporate policy governance           |
| Disclosure Management    | Annual report and disclosures         |
| Ethical Governance       | Integrity and ethics oversight        |
| Board Evaluation         | Governance performance review         |
| Stakeholder Coordination | Board and management communication    |

# Functional Competency Framework

## Corporate Banking Division

### 1. Relationship Management & Client Coverage

#### Purpose:

Build deep, trusted relationships with corporate clients and act as the primary advisor to meet their banking needs.

#### Core Competencies

- a) Client Relationship Management – Manages end-to-end corporate relationships.
- b) Client Needs Diagnosis – Understands client business models, cash flows, and industry dynamics.
- c) Stakeholder Management – Engages promoters, CFOs, auditors, and internal stakeholders.

#### Behavioral Indicators

- a) Maintains strong client engagement and retention.
- b) Anticipates client needs and offers timely solutions.
- c) Acts as single point of accountability for the relationship.

### 2. Credit Appraisal & Risk Management

#### Purpose:

Ensure asset quality through prudent credit assessment and ongoing risk monitoring.

#### Core Competencies

- a) Credit Analysis – Analyzes financial statements, cash flows, and repayment capacity.
- b) Risk Identification & Mitigation – Identifies early warning signals and structures mitigants.
- c) Credit Monitoring – Ensures post-disbursement monitoring and covenant compliance.

#### Behavioral Indicators

- a) Prepares high-quality credit proposals.
- b) Maintains portfolio quality within risk appetite.
- c) Escalates risks early and proactively.

### 3. Corporate Product & Solution Structuring

#### Purpose:

Deliver comprehensive financial solutions beyond plain lending.

#### Core Competencies

- a) Product Knowledge – Strong understanding of corporate loans, trade finance, treasury, CMS, and guarantees.
- b) Solution Structuring – Structures facilities aligned with client needs and bank risk appetite.
- c) Cross-Functional Coordination – Works with Trade, Treasury, Operations, and Risk.

#### Behavioral Indicators

- a) Offers bundled solutions (credit + trade + CMS).
- b) Structures facilities with optimal pricing and security.
- c) Coordinates seamless execution across teams.

### 4. Business Development & Portfolio Growth

#### Purpose:

Drive profitable and sustainable corporate portfolio growth.

#### Core Competencies

- a) Business Origination – Identifies and acquires quality corporate clients.
- b) Portfolio Management – Manages concentration, yield, and sector exposure.
- c) Revenue Optimization – Improves fee income and ROA.

#### Behavioral Indicators

- a) Build a healthy pipeline of quality prospects.
- b) Achieves growth targets without compromising risk.
- c) Improves portfolio profitability and diversification

### 5. Compliance, Governance & Regulatory Discipline

#### Purpose:

Ensure full compliance with Bangladesh Bank regulations and internal governance standards.

#### Core Competencies

- a) Regulatory Knowledge – Applies BB circulars and internal credit policies.
- b) Documentation & Control – Ensures accurate documentation and approvals.
- c) Audit & Compliance Management – Addresses audit findings and control gaps.

#### Behavioral Indicators

- a) Zero tolerance for policy deviations.
- b) Maintains clean audit and compliance records.
- c) Ensures timely reporting and approvals.

## 6. Industry & Market Insight

### Purpose:

Strengthen decision-making through industry and macroeconomic understanding.

### Core Competencies

- a) Industry Knowledge – Understands sector risks and trends.
- b) Market Intelligence – Tracks competitor positioning and pricing.
- c) Economic Awareness – Applies macroeconomic insights in credit decisions.

### Behavioral Indicators

- a) Provides sector-specific insights in credit notes.
- b) Adjust strategy based on market conditions.
- c) Advises clients using informed perspectives.

## 7. Leadership, Influence & Collaboration

### Purpose:

Lead teams, influence decisions, and build strong internal partnerships.

### Core Competencies

- a) People Leadership – Coaches and develops junior bankers.
- b) Decision Influence – Persuades credit committees with sound rationale.
- c) Collaboration – Works effectively with Risk, CAD, Legal, and Operations.

### Behavioral Indicators

- a) Develops next-generation relationship managers.
- b) Builds alignment across functions.
- c) Demonstrates ownership and accountability.

### Corporate Banking Proficiency Levels

| Level | Proficiency Name | Typical Roles                      | Expectations                                                                             |
|-------|------------------|------------------------------------|------------------------------------------------------------------------------------------|
| 1     | Foundational     | ARO, Officer                       | Understands basic corporate products, assists in credit processing and client servicing. |
| 2     | Intermediate     | RO, SPO                            | Independently manages relationships, prepares credit proposals, meets business targets   |
| 3     | Advanced         | Senior RO, AVP–VP                  | Leads large relationships, manages portfolio risk, coaches team members.                 |
| 4     | Expert           | SVP–EVP, Head of Corporate Banking | Shapes corporate strategy, manages large portfolios, advises senior management.          |

# Functional Competency Framework

## Corporate & Regulatory Division

### 1. Regulatory Liaison & Relationship Management

#### Definition:

Ability to maintain effective relationships with regulatory authorities and ensure smooth communication between the bank and regulators.

#### Key Competency Elements

- Liaison with regulators and supervisory authorities
- Relationship management with regulatory bodies
- Coordination of regulatory meetings and discussions
- Facilitation of regulatory inspections

#### Key Stakeholders

- Bangladesh Bank
- Bangladesh Securities and Exchange Commission
- Ministry of Finance
- Other regulatory agencies

### 2. Regulatory Compliance Coordination

#### Definition:

Ability to coordinate across divisions to ensure the bank complies with regulatory requirements and directives.

#### Key Competency Elements

- Regulatory circular interpretation
- Coordination of compliance responses
- Implementation monitoring of regulatory instructions
- Regulatory gap analysis

### 3. Policy Analysis & Regulatory Intelligence

#### Definition:

Ability to monitor regulatory developments and analyze policy changes affecting the banking industry.

#### Key Competency Elements

- Regulatory policy monitoring
- Analysis of regulatory changes
- Impact assessment on banking operations
- Regulatory advisory support

## 4. Government & Institutional Relations

### Definition:

Ability to build constructive relationships with government institutions and industry bodies.

### Key Competency Elements

- Government relations management
- Coordination with ministries and public institutions
- Engagement with industry associations
- Participation in policy consultations

## 5. Regulatory Reporting & Documentation

### Definition:

Ability to coordinate preparation and submission of regulatory reports and official communications.

### Key Competency Elements

- Regulatory reporting coordination
- Official correspondence with regulators
- Regulatory documentation management
- Compliance reporting oversight

## 6. Strategic Advocacy & Industry Representation

### Definition:

Ability to represent the bank's interests in industry forums and contribute to policy discussions affecting the banking sector.

### Key Competency Elements

- Participation in banking associations
- Policy advocacy initiatives
- Industry consultation processes
- Stakeholder engagement at sector level

## 7. Corporate Governance Coordination

### Definition:

Ability to support corporate governance processes that require regulatory interaction.

### Key Competency Elements

- Governance-related regulatory submissions
- Coordination with company secretariat
- Board-level regulatory communication
- Governance disclosure coordination

## 8. Regulatory Risk Monitoring

### Definition:

Ability to identify and mitigate risks arising from regulatory changes or non-compliance.

### Key Competency Elements

- Regulatory risk assessment
- Compliance risk monitoring
- Regulatory impact mitigation
- Early identification of regulatory risks

## 9. Institutional Communication & Protocol Management

### Definition:

Ability to manage formal institutional communications and ensure adherence to official protocol when interacting with regulators and government officials.

### Key Competency Elements

- Official communication drafting
- Protocol management
- Coordination of official visits and meetings
- Diplomatic communication practices

## 10. Cross-Functional Regulatory Coordination

### Definition:

Ability to coordinate with various internal divisions to ensure consistent regulatory compliance and responses.

### Key Competency Elements

- Coordination with risk, compliance, legal, and business divisions
- Regulatory information dissemination
- Internal policy alignment
- Regulatory implementation tracking

## 11. Regulatory Audit & Inspection Facilitation

### Definition:

Ability to coordinate and facilitate regulatory audits and supervisory inspections.

### Key Competency Elements

- Preparation for regulatory inspections
- Coordination of regulatory audit responses
- Documentation support
- Follow-up on regulatory observations

## 12. Stakeholder Communication & Reputation Management

### Definition:

Ability to maintain the bank's credibility and reputation through transparent and professional engagement with regulators and institutional stakeholders.

### Key Competency Elements

- Stakeholder relationship management
- Institutional reputation management
- Strategic communication with authorities
- Professional representation of the bank

### Simplified Competency Map

| Functional Area               | Key Competencies                        |
|-------------------------------|-----------------------------------------|
| Regulatory Liaison            | Relationship with regulators            |
| Regulatory Compliance         | Implementation of regulatory directives |
| Policy Analysis               | Monitoring regulatory changes           |
| Government Relations          | Engagement with public institutions     |
| Regulatory Reporting          | Compliance documentation                |
| Industry Representation       | Participation in banking forums         |
| Governance Coordination       | Regulatory governance matters           |
| Regulatory Risk               | Compliance risk monitoring              |
| Institutional Communication   | Official correspondence                 |
| Cross-functional Coordination | Internal regulatory coordination        |
| Regulatory Inspection         | Supervisory audit facilitation          |
| Stakeholder Management        | Institutional reputation management     |

## Functional Competency Framework

# Corporate Social Responsibility (CSR) Division

## 1. CSR Strategy & Policy Development

### Definition:

Ability to design and implement the Bank's CSR strategy aligned with corporate values, regulatory expectations, and national development priorities.

### Key Competency Elements

- CSR strategy formulation
- CSR policy development
- Alignment with corporate vision and sustainability goals
- Annual CSR planning and budgeting
- CSR governance framework

## 2. Social Impact Program Design

### Definition

Ability to design and implement social development programs that create meaningful impact in communities.

### Key Competency Elements

- Program conceptualization
- Community needs assessment
- Project design and planning
- impact-oriented CSR initiatives

### Typical Focus Areas

- Education initiatives
- Healthcare programs
- Disaster relief support
- Poverty alleviation projects

## 3. CSR Project Implementation & Management

### Definition:

Ability to execute CSR initiatives efficiently while ensuring transparency, accountability, and impact.

### Key Competency Elements

- Project implementation
- Partner organization coordination
- Project monitoring and evaluation
- Resource utilization management

## 4. Community Engagement & Stakeholder Management

### Definition:

Ability to build strong relationships with communities, NGOs, government bodies, and other stakeholders.

### Key Competency Elements

- Stakeholder identification and engagement
- Partnership with NGOs and development agencies
- Community consultation processes
- Collaboration with government institutions

## 5. Social Impact Measurement & Evaluation

### Definition:

Ability to assess the effectiveness and social impact of CSR initiatives.

### Key Competency Elements

- Impact measurement frameworks
- Monitoring and evaluation methodologies
- Social return on investment (SROI) analysis
- Project outcome reporting

## 6. CSR Compliance & Governance

### Definition:

Ability to ensure CSR activities comply with regulatory guidelines and internal governance frameworks.

### Key Competency Elements

- Bangladesh Bank CSR guidelines compliance
- Corporate governance alignment
- Ethical CSR practices
- CSR policy compliance monitoring

## 7. CSR Budgeting & Fund Management

### Definition:

Ability to manage CSR funds responsibly and ensure optimal utilization.

### Key Competency Elements

- CSR budgeting and allocation
- Financial oversight of CSR projects
- Fund utilization monitoring
- Financial reporting

## 8. CSR Reporting & Disclosure

### Definition:

Ability to prepare and publish CSR reports and disclosures in accordance with regulatory and governance requirements.

#### Key Competency Elements

- CSR reporting standards
- Annual report CSR section preparation
- Sustainability and social impact reporting
- Transparency and disclosure practices

## 9. Brand & Reputation Management through CSR

### Definition:

Ability to leverage CSR initiatives to enhance the Bank's corporate reputation and brand value.

#### Key Competency Elements

- Strategic CSR communication
- Media coordination on CSR initiatives
- Brand alignment with social initiatives
- Reputation risk management

## 10. Disaster Relief & Humanitarian Support Management

### Definition:

Ability to plan and manage emergency response initiatives during natural disasters and humanitarian crises.

#### Key Competency Elements

- Disaster relief coordination
- Emergency response planning
- Humanitarian aid distribution
- Collaboration with relief organizations

## 11. Volunteerism & Employee Engagement

### Definition:

Ability to encourage employee participation in CSR activities to foster a culture of social responsibility

#### Key Competency Elements

- Employee volunteer programs
- Staff participation in CSR initiatives
- Internal awareness campaigns
- Employee engagement initiatives

## 12. Strategic Partnerships & Development Collaboration

### Definition:

Ability to collaborate with national and international organizations to enhance CSR impact.

### Key Competency Elements

- Partnership development with NGOs
- Collaboration with international development agencies
- Joint CSR initiatives
- Multi-stakeholder partnerships

### Simplified Competency Map

| Functional Area         | Key Competencies                        |
|-------------------------|-----------------------------------------|
| CSR Strategy            | CSR policy and strategic planning       |
| Social Impact Programs  | Community development initiatives       |
| Project Management      | CSR project implementation              |
| Stakeholder Engagement  | NGO and community partnerships          |
| Impact Measurement      | Social impact evaluation                |
| Compliance              | Bangladesh Bank CSR guidelines          |
| Budget Management       | CSR fund utilization                    |
| Reporting               | CSR disclosures and reports             |
| Brand Reputation        | Strategic CSR communication             |
| Disaster Relief         | Humanitarian assistance management      |
| Employee Engagement     | Volunteerism programs                   |
| Partnership Development | Collaboration with development agencies |

## Functional Competency Framework

# Credit Risk Management Division

## 1. Credit Risk Assessment & Analysis

### Definition:

Ability to evaluate the creditworthiness of borrowers through detailed financial and non-financial analysis to support prudent lending decisions.

### Key Competency Elements

- Borrower creditworthiness assessment
- Financial Statement Analysis
- Cash flow analysis
- Industry risk evaluation
- Credit rating and risk grading

### Typical Activities

- Assessing loan proposals
- Evaluating repayment capacity
- Conducting risk analysis of borrowers

## 2. Credit Appraisal & Structuring

### Definition:

Ability to structure credit facilities aligned with borrower needs while maintaining prudent risk management principles.

### Key Competency Elements

- Loan structuring
- Determination of credit limits
- Structuring repayment schedules
- Security and collateral structuring
- Covenant design

### Typical Deliverables

- Credit appraisal reports
- Credit recommendation memos
- Risk mitigation proposals

## 3. Credit Policy & Regulatory Compliance

### Definition:

Ability to ensure credit decisions comply with internal credit policies and regulatory guidelines of Bangladesh Bank.

### Key Competency Elements

- Credit policy interpretation
- Bangladesh Bank credit regulations
- Loan classification guidelines
- Single borrower exposure limits
- Regulatory reporting

## 4. Risk Grading & Credit Rating

### Definition:

Ability to apply risk grading tools and internal rating systems to measure borrower risk and support credit decisions.

### Key Competency Elements

- Internal credit rating models
- Risk grading systems
- Probability of default assessment
- Risk-based pricing inputs

## 5. Portfolio Risk Monitoring

### Definition:

Ability to monitor the overall credit portfolio and identify emerging risks affecting asset quality.

### Key Competency Elements

- Portfolio analysis
- Sector exposure monitoring
- Early warning signals
- Portfolio diversification analysis

### Typical Outputs

- Portfolio risk reports
- Sector concentration reports

## 6. Problem Loan Identification & Risk Mitigation

### Definition

Ability to identify early signs of credit deterioration and recommend risk mitigation strategies.

### Key Competency Elements

- Early warning signals analysis
- Loan restructuring evaluation
- Credit risk mitigation strategies
- Collateral review

## 7. Financial Analysis & Modeling

### Definition:

Ability to analyze financial statements and build financial models to evaluate borrower performance and risk.

#### **Key Competency Elements**

- Ratio analysis
- Cash flow projections
- Financial modeling
- Sensitivity analysis

## 8. Collateral & Security Management

### Definition:

Ability to assess and manage collateral to ensure adequate risk coverage.

#### **Key Competency Elements**

- Collateral valuation review
- Security documentation evaluation
- Loan-to-value analysis
- Collateral monitoring

## 9. Industry & Economic Risk Analysis

### Definition:

Ability to analyze macroeconomic and industry trends affecting borrower performance and credit risk.

#### **Key Competency Elements**

- Industry risk assessment
- Economic trend analysis
- Sectoral Exposure Analysis
- Geopolitical risk awareness

## 10. Credit Documentation Review

### Definition:

Ability to review credit documentation to ensure accuracy, legal enforceability, and compliance.

#### **Key Competency Elements**

- Sanction conditions review
- Loan documentation verification
- Legal documentation oversight
- Facility agreement analysis

## 11. Credit Risk Reporting & Analytics

### Definition:

Ability to generate credit risk reports and analytical insights to support management decision-making.

### Key Competency Elements

- Risk dashboards
- Management reporting
- Credit MIS analysis
- Regulatory reporting

## 12. Stakeholder & Credit Committee Coordination

### Definition:

Ability to coordinate with business divisions, risk committees, and senior management in credit decision processes.

### Key Competency Elements

- Credit committee presentation
- Inter-departmental coordination
- Negotiation with business units
- Advisory role on risk matters

### Simplified Competency Map

| Functional Area         | Key Competencies              |
|-------------------------|-------------------------------|
| Credit Risk Analysis    | Borrower risk assessment      |
| Credit Appraisal        | Loan structuring              |
| Regulatory Compliance   | Bangladesh Bank guidelines    |
| Risk Grading            | Internal rating models        |
| Portfolio Monitoring    | Asset quality monitoring      |
| Problem Loan Management | Early warning signals         |
| Financial Analysis      | Ratio analysis and modeling   |
| Collateral Management   | Security evaluation           |
| Industry Analysis       | Sector risk monitoring        |
| Documentation           | Credit documentation review   |
| Risk Reporting          | Portfolio reporting           |
| Stakeholder Management  | Credit committee coordination |

# Functional Competency Framework

## Finance Division

### 1. Financial Accounting & Reporting

#### Purpose:

Ensure accurate, timely, and compliant financial reporting.

#### Core Competencies

- a) Financial Accounting – Applies IFRS/IAS, Bangladesh Bank reporting formats, and internal accounting policies.
- b) Financial Reporting – Prepares monthly, quarterly, and annual financial statements.
- c) General Ledger Management – Maintains integrity of GL and reconciliations.

#### Behavioral Indicators

- a) Produces error-free financial statements on time.
- b) Resolves reconciliation issues promptly.
- c) Ensure consistency and accuracy across reports

### 2. Regulatory & Statutory Compliance

#### Purpose:

Maintain full compliance with regulatory and statutory requirements

#### Core Competencies

- a) Bangladesh Bank Reporting – Prepares regulatory returns accurately and on time.
- b) Taxation & VAT – Manages corporate tax, withholding tax, and VAT compliance.
- c) Audit Management – Coordinates internal, external, and regulatory audits.

#### Behavioral Indicators

- a) Zero regulatory penalties due to reporting lapses.
- b) Responds to audit queries effectively.
- c) Implement audit recommendations promptly.

### 3. Financial Planning, Budgeting & Forecasting

#### Purpose:

Support strategic planning and performance management.

#### Core Competencies

- a) Budgeting & Forecasting – Prepares and monitors annual budgets and rolling forecasts.
- b) Variance Analysis – Analyzes deviations and recommends corrective actions.
- c) Cost Management – Identifies cost optimization opportunities.

### Behavioral Indicators

- a) Provides insightful variance analysis.
- b) Supports management with forward-looking financial insights.
- c) Improves cost efficiency without compromising controls.

## 4. Management Reporting & Financial Analysis

### Purpose:

Enable informed decision-making through meaningful financial insights.

### Core Competencies

- MIS & Dashboarding – Develops management reports and dashboards.
- Performance Analysis – Analyzes profitability by product, branch, and segment.
- Business Partnering – Translates financial data into business insights.

### Behavioral Indicators

- Delivers actionable insights, not just numbers.
- Supports business heads with data-driven recommendations.
- Enhances transparency of financial performance.

## 5. Treasury Coordination & Balance Sheet Understanding

### Purpose:

Support balance sheet strength and liquidity management

### Core Competencies

- Balance Sheet Analysis – Understands ALM, liquidity, and capital adequacy concepts.
- Treasury Coordination – Works with Treasury on funding, investments, and pricing.
- Funds Transfer Pricing (FTP) – Applies FTP concepts in performance measurement.

### Behavioral Indicators

- Supports ALCO and balance sheet discussions.
- Analyzes impact of rate changes on profitability.
- FTP Applies accurately in reporting.

## 6. Systems, Controls & Data Integrity

### Purpose:

Ensure reliability of financial systems and internal controls.

### Core Competencies

- a) Core Banking & Finance Systems – Uses ERP/GL systems effectively.
- b) Internal Controls – Ensures segregation of duties and control effectiveness.
- c) Data Governance – Maintains accuracy, consistency, and security of financial data.

### Behavioral Indicators

- a) Prevents control breaches and system errors.
- b) Supports automation and system enhancements.
- c) Ensures clean audit trails.

## 7. Professional Judgment, Ethics & Stakeholder Management

### Purpose:

Uphold integrity, transparency, and trust.

### Core Competencies

- a) Professional Ethics – Demonstrates integrity and objectivity.
- b) Judgment & Accountability – Applies sound judgment in financial decisions.
- c) Stakeholder Communication – Communicates effectively with regulators, auditors, and management.

### Behavioral Indicators

- a) Maintains confidentiality and ethical standards.
- b) Communicates financial matters clearly to non-finance stakeholders.
- c) Builds credibility with regulators and auditors.

## Finance Proficiency Levels

| Level | Proficiency Name | Typical Roles                         | Expectations                                                              |
|-------|------------------|---------------------------------------|---------------------------------------------------------------------------|
| 1     | Foundational     | Accounts Officer, Jr. Finance Officer | Executes accounting tasks under supervision; understands basic reporting. |
| 2     | Intermediate     | Senior Officer, SPO                   | Independently handles reporting, reconciliations, and compliance.         |
| 3     | Advanced         | AVP–VP, Finance Manager               | Leads reporting, budgeting, audits; advises business units.               |
| 4     | Expert           | SVP–EVP, CFO / Head of Finance        | Shapes financial strategy, governance, and capital planning.              |

# Functional Competency Framework

## Human Resources Function

### 1) Strategic & Business Alignment Competencies



Goal:

Ensure HR drives business strategy and supports organizational goals.

| Competency         | Definition                                                 | Behavioral Indicators                                                                                                             |
|--------------------|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Strategic Thinking | Aligning HR planning with organizational mission and goals | Contributes to workforce planning, anticipating future talent needs, aligns HR initiatives with Bank Asia's strategic priorities. |
| Business Acumen    | Understanding banking operations and market context        | Use business insights to inform HR decisions; partners with leaders on financial, operational implications of HR programs.        |

### 2) Talent Acquisition & Workforce Planning



Goal:

Attract and retain the right people at the right time and place.

| Competency         | Definition                                 | Behavioral Indicators                                                                              |
|--------------------|--------------------------------------------|----------------------------------------------------------------------------------------------------|
| Talent Sourcing    | Identifies and attracts skilled candidates | Develops job profiles, leverages sourcing channels, ensures role fit and employer brand alignment. |
| Workforce Planning | Forecasts staffing needs                   | Plans for future growth, succession planning, and talent gaps.                                     |

### 3) Performance & Reward Management



Goal:

Manage performance fairly and motivate employees.

| Competency              | Definition                                        | Behavioral Indicators                                                                              |
|-------------------------|---------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Performance Management  | Drives performance appraisal and feedback culture | Implements consistent review cycles; coaches managers on evaluation and performance conversations. |
| Compensation & Benefits | Designs reward systems                            | Ensures market-competitive pay structures and incentive programs.                                  |

#### 4) Learning & Development (L&D)



Goal:

Build employee skills and leadership capacity.

| Competency      | Definition                             | Behavioral Indicators                                                                    |
|-----------------|----------------------------------------|------------------------------------------------------------------------------------------|
| Training Design | Creates effective development programs | Assesses training needs; implements programs that build expertise and leadership skills. |
| Career Pathing  | Facilitates career growth              | Implements frameworks for progression and succession development.                        |

#### 5) Employee Engagement & Culture



Goal:

Foster a high-performance, ethical, and inclusive work environment.

| Competency             | Definition                                 | Behavioral Indicators                                                                                              |
|------------------------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Engagement & Retention | Improves employee satisfaction and loyalty | Conducts surveys; drives initiatives to boost morale and reduce turnover.                                          |
| Culture Champion       | Reinforces corporate values                | Models and promotes values such as integrity, customer centricity, and responsible citizenship (Bank Asia values). |

## 6) HR Operations & Compliance



### Goal:

Maintain efficient, compliant HR systems and processes.

| Competency                    | Definition                                                 | Behavioral Indicators                                                               |
|-------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------------|
| HR Systems & Analytics        | Manages HR data, reporting and metrics                     | Uses HRIS tools, measures key metrics (turnover, performance scores, training ROI). |
| Legal & Regulatory Compliance | Ensures compliance with labor laws and banking regulations | Monitors compliance with Bangladeshi HR regulations and internal policies.          |

## 7) Leadership & Relationship Management



### Goal:

Build effective partnerships internally and lead HR teams well.

| Competency               | Definition                                | Behavioral Indicators                                           |
|--------------------------|-------------------------------------------|-----------------------------------------------------------------|
| Influence & Consultation | Partners with leaders throughout the bank | Advises managers on HR implications and people risk.            |
| Team Leadership          | Leads HR professionals effectively        | Coaches team members, fosters accountability and collaboration. |

## HR Functional Competency – Proficiency Levels

| Level | Proficiency Name | Description                                                                                                          | Typical Behavioral Indicators                                                                                                                                                                                                                                         | Likely HR Roles                        |
|-------|------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| 1     | Foundational     | Has basic HR knowledge and understand policies, procedures, and tools.<br>Perform tasks under close supervision.     | <ul style="list-style-type: none"> <li>Follows HR policies and SOPs correctly</li> <li>Executes assigned tasks (files, data entry, coordination)</li> <li>Escalates issues appropriately</li> <li>Demonstrates willingness to learn</li> </ul>                        | HR Assistant, HR Officer (Entry Level) |
| 2     | Intermediate     | Independently handles routine HR activities and contributes to projects. Apply policies with minimal supervision.    | <ul style="list-style-type: none"> <li>Independently manages assigned HR processes</li> <li>Provides accurate HR advice within defined scope</li> <li>Supports audits, reporting, recruitment, training execution</li> <li>Collaborates with line managers</li> </ul> | HR Officer, Senior HR Officer          |
| 3     | Advanced         | Leads HR initiative, solves complex people issues, and influences business decisions.<br>Acts as a trusted advisor.  | <ul style="list-style-type: none"> <li>Leads HR programs or functional areas</li> <li>Coaches managers on performance, discipline, and engagement</li> <li>Analyzes HR data for decision-making</li> <li>Contributes to policy design and improvement</li> </ul>      | HR Manager, HR Business Partner        |
| 4     | Expert           | Shapes HR strategy aligned with Bank Asia's business goals. Drives transformation and long-term capability building. | <ul style="list-style-type: none"> <li>Designs and drives HR strategy</li> <li>Advises EXCO/Top Management on people risk and workforce planning</li> <li>Leads change, culture, and leadership development</li> </ul>                                                | CHRO, Deputy CHRO, Head of HR          |
|       |                  |                                                                                                                      |                                                                                                                                                                                                                                                                       |                                        |

# Functional Competency Framework

## Internal Control & Compliance

### 1. Regulatory & Policy Knowledge

#### Purpose:

Ensure full compliance with Bangladesh Bank (BB) regulations and internal policies.

#### Core Competencies

- a) Regulatory Literacy – Deep understanding of BB circulars, guidelines, and prudential norms.
- b) Policy Interpretation – Interprets and applies Bank Asia policies accurately.
- c) Regulatory Update Management – Tracks, disseminates, and implements regulatory changes.

#### Behavioral Indicators

- a) Correctly applies BB circulars and internal policies.
- b) Updates procedures promptly after regulatory changes.
- c) Advises business units on regulatory interpretation.

### 2. Internal Control Framework & Process Assurance

#### Purpose:

Maintain robust internal controls across processes and functions.

#### Core Competencies

- a) Control Design & Assessment – Identifies key controls and assesses adequacy.
- b) Process Risk Mapping – Maps risks across end-to-end processes.
- c) Control Testing & Validation – Tests effectiveness of controls periodically.

#### Behavioral Indicators

- a) Identifies control gaps proactively.
- b) Recommends practical control enhancements.
- c) Ensure controls are embedded in daily operations.

### 3. Compliance Monitoring & Reporting

#### Purpose:

Detect, report, and remediate compliance breaches and control failures.

#### Core Competencies

- a) Compliance Monitoring – Conducts compliance reviews and branch inspections.
- b) Issue Tracking & Closure – Tracks observations and ensures timely remediation.
- c) Reporting & Documentation – Prepares accurate reports for management and regulators.

### Behavioral Indicators

- a) Flags non-compliance issues early.
- b) Follows up on corrective actions rigorously.
- c) Produces clear, evidence-based reports.

## 4. Risk Assessment & Incident Management

### ➤ Purpose:

Identify emerging risks and manage incidents effectively.

### Core Competencies

- a) Risk Identification – Recognizes operational, compliance, and conduct risks.
- b) Incident Investigation – Investigates breaches, fraud, and operational failures.
- c) Root Cause Analysis – Identifies underlying causes and systemic weaknesses.

### Behavioral Indicators

- a) Conducts objective investigations.
- b) Recommends preventive and corrective actions.
- c) Ensure lessons learned are institutionalized.

## 5. AML, CFT & Financial Crime Compliance

### ➤ Purpose:

Protect the bank from financial crime and reputational risk.

### Core Competencies

- a) AML/CFT Knowledge – Strong understanding of AML, CFT, and KYC regulations.
- b) Transaction Monitoring – Reviews suspicious transactions and alerts.
- c) STR/SAR Reporting – Prepares and submits regulatory reports accurately.

### Behavioral Indicators

- a) Ensures quality KYC and customer due diligence.
- b) Identifies suspicious activity proactively.
- c) Maintains confidentiality and regulatory timelines.

## 6. Advisory, Communication & Influence

### ➤ Purpose:

Act as a trusted advisor while maintaining independence.

### Core Competencies

- a) Compliance Advisory – Provides practical guidance to business units.
- b) Influencing Skills – Drives compliance without compromising relationships.
- c) Training & Awareness – Builds compliance awareness across the bank.

### Behavioral Indicators

- a) Communicates issues clearly and constructively.
- b) Delivers effective training and awareness sessions.
- c) Balances control enforcement with business facilitation.

## 7. Ethics, Integrity & Professional Judgment

### Purpose:

Uphold ethical standards and independence.

### Core Competencies

- a) Ethical Judgment – Demonstrates objectivity and integrity.
- b) Independence – Maintains independence from business influence.
- c) Confidentiality – Protects sensitive information.

### Behavioral Indicators

- a) Makes unbiased decisions.
- b) Escalates issues without fear or favor.
- c) Models Bank Asia's ethical values.

## Internal Control & Compliance – Proficiency Levels

| Level | Proficiency Name | Typical Roles                   | Expectations                                                                 |
|-------|------------------|---------------------------------|------------------------------------------------------------------------------|
| 1     | Foundational     | Compliance Officer, ICC Officer | Understands regulations and controls; executes reviews under supervision.    |
| 2     | Intermediate     | Senior Officer, SPO             | Independently conducts inspections, monitoring, and reporting.               |
| 3     | Advanced         | AVP–VP, ICC Lead                | Leads control reviews, advises business, manages incidents.                  |
| 4     | Expert           | SVP–EVP, Head of ICC/Compliance | Shapes control strategy interfaces with regulators, Board & Audit Committee. |

# Functional Competency Framework

## International Division

### 1. International Trade Finance

#### Definition:

Ability to structure, process and manage international trade transactions in compliance with global banking practices and Bangladesh Bank regulations.

#### Key Competency Elements

- Import and export financing
- Letter of Credit (LC) operations
- Back-to-back LC
- Documentary collections
- Trade documentation verification
- Trade risk management

#### Typical Activities

- Opening and advising LCs
- Export bill negotiation
- Import bill settlement
- Handling discrepant documents

### 2. Foreign Exchange (FX) Operations

#### Definition:

Ability to manage foreign currency transactions while ensuring compliance with exchange control regulations.

#### Key Competency Elements

- Foreign exchange dealing
- Exchange rate management
- Spot and forward contracts
- Nostro account management
- FX risk management

#### Typical Activities

- Currency conversion transactions
- Managing FX exposure
- Settlement of foreign currency payments

### 3. Remittance & Wage Earner Services

#### Definition:

Ability to manage inbound and outbound remittance services ensuring speed, accuracy, and regulatory compliance.

### Key Competency Elements

- Inward remittance processing
- Outward remittance approval
- Wage earner remittance services
- Remittance channel management
- Compliance with anti-money laundering requirements

### Typical Activities

- Processing expatriate remittances
- Handling student remittance requests
- Managing remittance partners

## 4. Correspondent Banking Relationship Management

### Definition:

Ability to establish and maintain relationships with foreign banks and financial institutions to support international transactions.

### Key Competency Elements

- Correspondent bank relationship management
- Nostro and vostro account management
- Interbank settlements
- Negotiation of banking arrangements
- International partnership development

## 5. Trade Compliance & Regulatory Adherence

### Definition:

Ability to ensure that all international banking transactions comply with Bangladesh Bank regulations and global trade finance rules.

### Key Competency Elements

- Bangladesh Bank foreign exchange guidelines
- International Chamber of Commerce rules (UCP 600, URC, ISP)
- Sanctions screening
- Anti-money laundering (AML) compliance
- KYC in international transactions

## 6. International Payment Systems

### Definition:

Ability to process cross-border payments using global banking systems and settlement platforms.

### Key Competency Elements

- SWIFT operations
- International fund transfers
- Payment message authentication

- Settlement reconciliation
- Payment investigation and resolution

## 7. Risk Management in International Banking

### Definition:

Ability to identify, assess and mitigate risks associated with international banking transactions.

#### Key Competency Elements

- Country risk assessment
- Trade fraud detection
- Operational risk management
- Counterparty risk assessment
- Compliance risk mitigation

## 8. International Product Development

### Definition:

Ability to develop and enhance international banking products to support cross-border trade and remittance business.

#### Key Competency Elements

- Trade product innovation
- Export financing products
- Remittance service design
- Competitive benchmarking
- Market opportunity analysis

## 9. Customer Relationship Management (Trade Clients)

### Definition:

Ability to manage relationships with exporters, importers, and corporate clients involved in international trade.

#### Key Competency Elements

- Trade client advisory
- Structured trade solutions
- Client onboarding
- Service delivery management

## 10. Trade Documentation & Operational Excellence

### Definition:

Ability to manage trade documentation with high accuracy ensuring smooth processing of international transactions.

### Key Competency Elements

- Bill of lading verification
- Commercial invoice review
- Certificate of origin validation
- Discrepancy handling
- Documentation archiving

## 11. Market Intelligence & Global Trade Awareness

### Definition:

Ability to monitor international trade trends, foreign exchange markets and regulatory changes affecting cross-border banking.

### Key Competency Elements

- Global trade trends analysis
- FX market monitoring
- Competitor benchmarking
- Regulatory updates tracking

### Simplified Competency Map

| Functional Area       | Key Competencies                      |
|-----------------------|---------------------------------------|
| Trade Finance         | LC operations, export/import finance  |
| Foreign Exchange      | IFX dealing, currency risk management |
| Remittance            | Inward/outward remittance management  |
| Correspondent Banking | Foreign bank relationships            |
| Compliance            | Bangladesh Bank & ICC rules           |
| Payment Systems       | SWIFT and international settlements   |
| Risk Management       | Country and counterparty risk         |
| Product Development   | Trade product innovation              |
| Client Management     | Exporter/importer relationship        |
| Documentation         | Trade document verification           |
| Market Intelligence   | Global trade monitoring               |

# Functional Competency Framework

## Legal Division

### 1. Banking Laws & Regulatory Knowledge

#### Purpose:

Ensure all legal advice and actions comply with applicable laws and Bangladesh Bank regulations.

#### Core Competencies

- a) Banking & Financial Laws – Strong knowledge of Banking Companies Act, Bangladesh Bank circulars, negotiable instruments, and relevant financial regulations.
- b) Regulatory Interpretation – Interprets laws, regulations, and circulars and translates them into actionable guidance.
- c) Policy & Governance Advisory – Advises on internal policies, board matters, and governance frameworks.

#### Behavioral Indicators

- a) Provides accurate, timely legal opinions.
- b) Keeps stakeholders informed of regulatory/legal changes.
- c) Ensures legal alignment of internal policies and procedures.

### 2. Contract Drafting, Review & Negotiation

#### Purpose:

Protect the bank's interests through sound contractual arrangements.

#### Core Competencies

- a) Contract Drafting – Drafts and reviews agreements (loan, security, vendor, outsourcing, MoU).
- b) Negotiation Skills – Negotiates terms to mitigate legal and financial risks.
- c) Documentation Risk Assessment – Identifies legal gaps and ensures enforceability.

#### Behavioral Indicators

- Drafts clear, enforceable, and compliant contracts.
- Flags unfavorable clauses and propose alternatives.
- Supports business teams during negotiations.

### 3. Litigation & Case Management

#### Purpose:

Effectively manage legal disputes and recover bank dues.

#### Core Competencies

- a) Litigation Strategy – Develops litigation and recovery strategies.
- b) Case Management – Manages civil, criminal, writ, and recovery cases.
- c) External Counsel Management – Appoints, instructs, and monitors panel lawyers.

### Behavioral Indicators

- a) Maintains updated litigation tracker.
- b) Ensures timely filings and court appearances.
- c) Achieves effective recovery and favorable judgments where possible.

## 4. Credit, Security & Recovery Support

### Purpose:

Safeguard the bank's credit exposures and recovery processes.

### Core Competencies

- a) Loan Documentation – Reviews loan and security documents for legal sufficiency.
- b) Charge Creation & Perfection – Ensures proper registration and perfection of security.
- c) Recovery & Enforcement Laws – Applies Artha Rin Adalat Ain and related recovery laws.

### Behavioral Indicators

- a) Ensures legally sound security structures.
- b) Supports recovery actions with minimal legal risk.
- c) Advice on enforcement options and timelines.

## 5. Legal Risk Management & Compliance

### Purpose:

Identify, assess, and mitigate legal risks across bank operations.

### Core Competencies

- a) Legal Risk Identification – Identifies emerging legal and regulatory risks.
- b) Advisory on Compliance Breaches – Advises on legal implications of non-compliance.
- c) Control & Risk Mitigation – Recommends controls to prevent legal exposure.

### Behavioral Indicators

- a) Proactively flags legal risks.
- b) Supports Internal Control & Compliance teams.
- c) Document legal opinions and risk positions clearly.

## 6. Advisory, Communication & Stakeholder Management

### Purpose:

Act as a trusted legal advisor to business and management.

### Core Competencies

- a) Legal Advisory Skills – Provides practical, business-oriented legal advice.
- b) Communication Skills – Explains legal issues in simple, actionable language.
- c) Stakeholder Engagement – Works with regulators, law enforcement, courts, and internal stakeholders.

### Behavioral Indicators

- a) Communicates legal risks clearly and calmly.
- b) Balances legal prudence with business needs.
- c) Build trust across departments.

## 7. Ethics, Integrity & Professional Conduct

### ➤ Purpose:

Uphold the highest standards of legal ethics and confidentiality.

### Core Competencies

- a) Professional Ethics – Demonstrates integrity and independence.
- b) Confidentiality – Safeguards sensitive legal and customer information.
- c) Judgment & Accountability – Exercises sound legal judgment.

### Behavioral Indicators

- a) Acts objectively and independently.
- b) Always maintains confidentiality.
- c) Escalates sensitive matters appropriately.

### ➤ Legal Team – Proficiency Levels

| Level | Proficiency Name | Typical Roles              | Expectations                                                                       |
|-------|------------------|----------------------------|------------------------------------------------------------------------------------|
| 1     | Foundational     | Legal Officer, Jr. Counsel | Assists in drafting, documentation, and case tracking under supervision.           |
| 2     | Intermediate     | Senior Legal Officer       | Independently handles contracts, opinions, and routine cases.                      |
| 3     | Advanced         | AVP–VP, Legal Manager      | Leads litigation, complex advisory matters, and mentors team members.              |
| 4     | Expert           | SVP–EVP, Head of Legal     | Shapes legal strategy, advises Board/EXCO, manages regulatory & reputational risk. |

# Functional Competency Framework

## Logistics Division

### 1. Procurement & Vendor Management

#### Key Competencies:

- a) Annual procurement planning
- b) Tender process management (RFQ/RFP)
- c) Vendor evaluation & due diligence
- d) Price negotiation & cost optimization
- e) Contract drafting & SLA management
- f) Ethical procurement compliance

#### Knowledge Areas:

- a) Bank procurement policy
- b) Regulatory compliance requirements
- c) Market price benchmarking
- d) Tax & VAT implications

### 2. Inventory & Asset Management

#### Key Competencies:

- a) Fixed asset tagging & tracking
- b) Inventory control (stationery, IT equipment, vault items)
- c) Asset life-cycle management
- d) Depreciation coordination with Finance
- e) Disposal process management
- f) Periodic physical verification

#### Knowledge Areas:

- a) Asset register management
- b) ERP / asset management software
- c) Internal audit requirements

### 3. Branch Setup & Infrastructure Support

#### Key Competencies:

- a) New branch site preparation
- b) ATM/CDM installation coordination
- c) Vault & security infrastructure setup
- d) Furniture & layout planning
- e) Utility management (electricity, water, internet)
- f) Maintenance scheduling

 **Knowledge Areas:**

- a) Bangladesh Bank branch setup guidelines
- b) Fire & safety compliance
- c) Physical security standards

## **4. Cash & Security Logistics Coordination**

 **Key Competencies:**

- a) Cash transportation coordination (CIT vendors)
- b) Security vendor supervision
- c) Insurance coverage oversight
- d) Emergency response planning
- e) ATM replenishment coordination

 **Knowledge Areas:**

- a) Risk management policies
- b) Cash handling security standards
- c) Business continuity planning (BCP)

## **5. Cost Control & Budget Management**

 **Key Competencies:**

- a) Budget preparation & monitoring
- b) Expense analysis & cost reduction initiatives
- c) Vendor payment verification
- d) CAPEX vs OPEX planning
- e) MIS reporting

 **Knowledge Areas:**

- a) Financial analysis basics
- b) Procurement audit controls
- c) Budget variance analysis

## **6. Compliance, Governance & Risk Control**

 **Key Competencies:**

- a) Internal control adherence
- b) Audit query response
- c) Policy documentation
- d) Fraud prevention in procurement
- e) Regulatory reporting support

 **Knowledge Areas:**

- a) Bangladesh Bank compliance requirements
- b) Internal audit framework
- c) Anti-corruption practices

## Suggested Proficiency Levels

| Level                | Description                                                      |
|----------------------|------------------------------------------------------------------|
| Level 1 Foundational | Understands procurement and inventory processes                  |
| Level 2 Intermediate | Independently manages vendors and branch logistics               |
| Level 3 Advanced     | Leads procurement strategy and infrastructure projects           |
| Level 4 Expert       | Designs bank-wide logistics strategy and cost optimization model |

## Critical Success Competencies

### The most important capabilities are:

- Strong procurement governance
- Vendor risk management
- Cost optimization ability
- Asset control & readiness
- Infrastructure & security coordination

## Functional Competencies

### Medium Business Division

#### 1. Segment Strategy & Business Planning

- a) Define medium business segment criteria (turnover, exposure limit, sector focus)
- b) Develop annual business plan (loan growth, deposit growth, fee income)
- c) Sector-focused growth strategy (RMG, trading, manufacturing, services, agro-processing, etc.)
- d) Portfolio diversification planning (sector, geography, exposure limit)
- e) Pricing strategy and yield management

##### Key Skills:

Strategic planning, sector analysis, financial forecasting, portfolio optimization

#### 2. Product Structuring & Solution Design

- a) Working capital finance (cash credit, overdraft)
- b) Term loans (CAPEX financing, machinery, factory expansion)
- c) Trade finance (LC, BG, PAD, EDF where applicable)
- d) Supply chain finance
- e) Structured solutions (syndication participation, project-lite finance)
- f) Treasury-linked solutions (FX, hedging products)

##### Key Skills:

Financial structuring, trade finance knowledge, solution selling

#### 3. Relationship Management & Business Development

- a) Acquire and manage medium enterprise relationships
- b) Conduct factory visits and business due diligence
- c) Understand business models, industry risks, and cash flow cycles
- d) Cross-sell deposits, payroll, cards, trade services
- e) Maintain long-term client engagement

##### Key Skills:

Relationship building, negotiation, advisory capability, sector knowledge

#### 4. Credit Appraisal & Risk Analysis

- a) Detailed financial statement analysis (balance sheet, income statement, cash flow)
- b) Ratio analysis (liquidity, leverage, profitability, coverage ratios)
- c) Cash flow-based lending assessment
- d) CIB inquiry and risk grading (as per Bangladesh Bank CRG/IRG guidelines)
- e) Collateral evaluation & security structuring
- f) Credit proposal preparation & presentation to approval authority

### Key Skills:

Advanced credit analysis, risk judgment, financial modeling, documentation

## 5. Portfolio Monitoring & Risk Management

- a) Monitor exposure concentration
- b) Early Warning Signal (EWS) identification
- c) Loan covenant monitoring
- d) Limit renewal & enhancement assessment
- e) Classification & provisioning awareness
- f) Coordination with recovery/legal teams

### Key Skills:

Portfolio analytics, proactive risk management, compliance awareness

## 6. Compliance & Regulatory Governance

- a) Compliance with Bangladesh Bank large exposure & single borrower limits
- b) Proper documentation & charge creation
- c) AML & KYC compliance
- d) Adherence to CMSME policy (where applicable)
- e) Audit & Bangladesh Bank inspection handling

### Key Skills:

Regulatory interpretation, policy compliance, control discipline

## 7. Trade & Transaction Banking Competency

- a) LC opening & advising
- b) Bank Guarantee issuance
- c) Import/export financing
- d) Bill discounting
- e) Cash management & payment solutions
- f) Understanding of international trade rules (UCPDC, URDG basics)

### Key Skills:

Trade finance expertise, transaction processing knowledge

## 8. Financial & Performance Analytics

- a) Segment profitability analysis
- b) Risk-adjusted return measurement (RAROC concept awareness)
- c) Cost of funds vs yield analysis
- d) Sector exposure reporting
- e) MIS preparation for management review

### Key Skills:

Data analysis, financial interpretation, performance tracking

## 9. Sustainable & Development Finance Awareness

- a) Green financing initiatives
- b) Energy efficiency financing
- c) Bangladesh Bank refinance schemes
- d) ESG risk awareness
- e) Sustainable credit assessment

### Key Skills:

Policy understanding, sustainability knowledge

## 10. Leadership & Team Management (For Senior Roles)

- a) Supervise Relationship Managers & Credit Analysts
- b) Target setting and performance monitoring
- c) Coaching & mentoring team members
- d) Maintaining risk culture discipline
- e) Strategic portfolio diversification

### Key Skills:

Leadership, decision-making, people management

### Proficiency Levels:

| Level                  | Description                                                      |
|------------------------|------------------------------------------------------------------|
| Level 1 – Foundational | Basic understanding of medium business products & credit process |
| Level 2 – Working      | Independently manages medium enterprise relationships            |
| Level 3 – Advanced     | Leads sector portfolio & manages risk-quality balance            |
| Level 4 – Expert       | Designs segment strategy & drives sustainable growth             |

**Key Performance Indicators (Example)**

- a) Medium business loan growth
- b) Portfolio at Risk (PAR)
- c) NPL ratio
- d) Sector concentration ratio
- e) Fee income (trade & BG)
- f) Risk-adjusted yield
- g) Limit renewal turnaround time

# Functional Competency Framework

## Operations Division

### 1. Banking Operations Management

#### Definition:

Ability to manage end-to-end banking operations ensuring efficiency, accuracy, and compliance with internal policies and regulatory requirements.

#### Key Competency Elements

- Core banking operations management
- Operational workflow design
- Process standardization
- Transaction monitoring
- Operational efficiency improvement

#### Typical Activities

- Managing centralized operations
- Monitoring operational service levels
- Ensuring smooth daily banking operations

### 2. Transaction Processing & Control

#### Definition:

Ability to process financial transactions accurately and maintain strong internal control mechanisms.

#### Key Competency Elements

- Deposit transactions processing
- Payment and transfer processing
- Clearing and settlement
- Transaction verification
- Dual control mechanisms

### 3. Branch Operations Support

#### Definition:

Ability to support branches in operational matters and ensure consistent service delivery across the branch network.

#### Key Competency Elements

- Branch operational guidance
- Branch process standardization
- Operational troubleshooting
- Service quality monitoring

## 4. Clearing & Settlement Operations

### Definition:

Ability to manage cheque clearing, settlement processes, and payment systems efficiently.

### Key Competency Elements

- Bangladesh Automated Clearing House (BACH) operations
- Cheque processing and settlement
- Interbank clearing
- Payment reconciliation

## 5. Trade & Remittance Operations Support

### Definition:

Ability to process operational aspects of international trade and remittance transactions.

### Key Competency Elements

- Import/export documentation processing
- Remittance transaction processing
- SWIFT message handling
- Trade operations support

## 6. Operational Risk Management

### Definition:

Ability to identify, assess and mitigate operational risks associated with banking processes.

### Key Competency Elements

- Operational risk identification
- Internal control implementation
- Incident management
- Fraud prevention

## 7. Regulatory Compliance in Operations

### Definition:

Ability to ensure banking operations comply with Bangladesh Bank regulations and internal policies.

### Key Competency Elements

- Bangladesh Bank operational guidelines
- AML/CFT operational compliance
- Audit compliance
- Regulatory reporting

## 8. Process Improvement & Automation

### Definition:

Ability to continuously improve operational processes using technology and best practices.

### Key Competency Elements

- Process reengineering
- Workflow automation
- Operational efficiency initiatives
- Digital banking process integration

## 9. Service Quality & Customer Experience

### Definition:

Ability to ensure high operational service standards that enhance customer satisfaction.

### Key Competency Elements

- Service delivery standards
- Complaint resolution coordination
- Turnaround time management
- Service quality monitoring

## 10. Documentation & Record Management

### Definition:

Ability to manage operational documentation and records in a secure and compliant manner.

### Key Competency Elements

- Documentation control
- Record archiving
- Document verification
- Information security compliance

## 11. Operational Reporting & MIS

### Definition:

Ability to generate operational reports and analyze operational data to support decision-making.

### Key Competency Elements

- Operational dashboards
- Transaction MIS reporting
- Productivity reporting
- Service level monitoring

## 12. Vendor & Outsourcing Management

### Definition:

Ability to manage third-party service providers supporting banking operations.

### Key Competency Elements

- Vendor evaluation
- Service level agreement monitoring
- Outsourcing risk management
- Vendor performance review

### Simplified Competency Map

| Functional Area        | Key Competencies                          |
|------------------------|-------------------------------------------|
| Operations Management  | Process and workflow management           |
| Transaction Processing | Deposit, payment, and transfer processing |
| Branch Operations      | Operational support to branches           |
| Clearing & Settlement  | Cheque clearing and settlement            |
| Trade Operations       | Import/export processing                  |
| Operational Risk       | Internal control and fraud prevention     |
| Regulatory Compliance  | Bangladesh Bank compliance                |
| Process Improvement    | Automation and process reengineering      |
| Service Quality        | Customer service standards                |
| Documentation          | Record management                         |
| MIS Reporting          | Operational analytics                     |
| Vendor Management      | Outsourcing and service providers         |

## Retail Businesses Division

# Functional Competencies

## 1. Retail Strategy & Business Planning

- a) Develop and implement retail banking strategy aligned with overall bank strategy
- b) Annual business plan, budget, and target setting (deposit, loan, CASA growth)
- c) Market segmentation (mass, affluent, payroll, NRB, etc.)
- d) Competitor analysis and pricing strategy
- e) Portfolio mix optimization (asset-liability balance)

### Key Skills:

Strategic thinking, financial acumen, market analysis, planning & forecasting

## 2. Product Development & Management

- a) Design and launch retail deposit and loan products
- b) Consumer finance (personal loan, auto loan, home loan)
- c) Credit cards and debit cards
- d) SME-lite/small business retail products
- e) Digital retail products (mobile banking, internet banking)
- f) Product profitability and lifecycle management
- g) Regulatory approval coordination

### Key Skills:

Product structuring, pricing, policy drafting, innovation, regulatory awareness

## 3. Sales & Business Development

- a) Retail deposit mobilization strategy
- b) Loan booking and retail asset growth
- c) Cross-selling (cards, bancassurance, payroll accounts)
- d) Campaign management and promotional programs
- e) Branch sales activation & performance tracking
- f) Channel sales management (branch, digital, agent banking)

### Key Skills:

Sales leadership, negotiation, pipeline management, target management

## 4. Credit Assessment & Portfolio Management

- a) Retail credit appraisal (income assessment, DBR calculation as per Bangladesh Bank guidelines)
- b) Credit scoring & risk grading
- c) Loan documentation and approval process
- d) Early warning signals (EWS) monitoring
- e) NPL management & recovery coordination
- f) Portfolio quality monitoring & provisioning awareness

### Key Skills:

Credit analysis, risk evaluation, documentation control, portfolio analytics

## 5. Customer Experience & Service Quality

- a) Service standards and TAT management
- b) Complaint management and dispute resolution
- c) Customer retention strategies
- d) Service quality monitoring (mystery shopping, NPS)
- e) Fair treatment of customers (FTC compliance)

### Key Skills:

Customer Centricity, service excellence, communication, problem resolution

## 6. Channel Management & Distribution

- a) Branch network performance management
- b) ATM & CRM management
- c) Agent banking oversight
- d) Digital channel performance (app usage, onboarding rate)
- e) Channel cost optimization

### Key Skills:

Channel optimization, operational coordination, digital adoption strategy

## 7. Compliance & Regulatory Adherence

- a) KYC & AML compliance in retail onboarding
- b) Consumer protection compliance
- c) Bangladesh Bank retail lending guidelines compliance
- d) Data privacy and information security adherence
- e) Audit observation resolution

### Key Skills:

Regulatory knowledge, policy compliance, control discipline

## 8. MIS & Performance Analytics

- a) Retail MIS preparation (deposit growth, asset quality, yield, cost of funds)
- b) Profitability analysis (product-wise & segment-wise)
- c) KPI dashboard monitoring
- d) Variance analysis & corrective actions

### Key Skills:

Data interpretation, financial reporting, analytical thinking

## 9. Digital & Innovation Competency

- a) Digital onboarding & e-KYC processes
- b) Integration with payment systems (NPSB, RTGS, BEFTN)
- c) Retail fintech partnerships
- d) Process automation initiatives
- e) Digital customer journey improvement

### Key Skills:

Digital banking knowledge, process reengineering, technology awareness

## 10. Leadership & Team Capability (For Senior Roles)

- a) Retail team leadership and motivation
- b) Talent development and coaching
- c) Performance management
- d) Change management during transformation

### Key Skills:

Leadership, decision-making, people management

## 11. Suggested Proficiency Levels

| Level          | Description                                                 |
|----------------|-------------------------------------------------------------|
| 1 Foundational | Basic understanding of retail products and processes        |
| 2 Working      | Independently manages assigned retail portfolio/tasks       |
| 3 Advanced     | Leads product/portfolio management and improves performance |
| 4 Expert       | Develop retail strategy and drive nationwide performance    |

# Functional Competency Framework

## Risk Management Division

### 1. Enterprise Risk Management (ERM)

#### Definition:

Ability to establish and implement a comprehensive risk management framework that identifies, measures, monitors, and controls risks across the Bank.

#### Key Competency Elements

- Enterprise risk framework development
- Risk identification and assessment
- Risk appetite framework
- Risk governance structures
- Risk reporting to senior management and Board

### 2. Credit Risk Oversight

#### Definition:

Ability to monitor and manage credit risk exposure across the bank to maintain asset quality and ensure prudent lending practices.

#### Key Competency Elements

- Credit risk monitoring
- Portfolio risk analysis
- Risk grading framework oversight
- Sector exposure monitoring
- Credit risk policy development

### 3. Market Risk Management

#### Definition:

Ability to identify and manage risks arising from fluctuations in market variables such as interest rates, exchange rates, and investment prices.

#### Key Competency Elements

- Interest rate risk analysis
- Foreign exchange risk monitoring
- Investment portfolio risk assessment
- Value at Risk (VaR) monitoring
- Treasury risk oversight

## 4. Operational Risk Management

### Definition:

Ability to identify and mitigate risks arising from internal processes, systems, human error, or external events.

### Key Competency Elements

- Operational risk framework implementation
- Risk and control self-assessment (RCSA)
- Key risk indicators (KRI) monitoring
- Loss event reporting
- Fraud risk management

## 5. Risk Analytics & Quantitative Modeling

### Definition:

Ability to use data analytics and quantitative models to assess and measure risks.

### Key Competency Elements

- Risk modeling techniques
- Stress testing and scenario analysis
- Data-driven risk insights
- Predictive risk analytics

## 6. Risk Policy & Governance

### Definition:

Ability to develop and maintain risk management policies aligned with regulatory guidelines and best international practices.

### Key Competency Elements

- Risk policy development
- Governance frameworks
- Risk committee coordination
- Risk control frameworks

## 7. Regulatory Compliance & Basel Framework

### Definition:

Ability to ensure risk management practices comply with Bangladesh Bank regulations and international regulatory frameworks.

### Key Competency Elements

- Basel II/III risk management principles
- Capital adequacy monitoring
- Regulatory reporting
- Risk-based supervision compliance

## 8. Stress Testing & Capital Adequacy Analysis

### Definition:

Ability to conduct stress testing and assess the adequacy of capital under adverse scenarios.

### Key Competency Elements

- Macroeconomic stress testing
- Internal capital adequacy assessment process (ICAAP)
- Scenario analysis
- Capital planning

## 9. Risk Monitoring & Reporting

### Definition:

Ability to monitor risk exposures and provide timely reports to senior management and Board committees.

### Key Competency Elements

- Risk dashboards
- Portfolio risk reports
- Board risk committee reporting
- Early warning indicators

## 10. Emerging Risk Identification

### Definition:

Ability to identify new and emerging risks that could affect the bank's financial stability.

### Key Competency Elements

- Economic risk monitoring
- Geopolitical risk analysis
- Technology risk awareness
- Regulatory change monitoring

## 11. Risk Culture & Awareness

### Definition:

Ability to promote a strong risk culture across the organization through awareness and training initiatives.

### Key Competency Elements

- Risk awareness programs
- Staff training on risk management
- Promoting risk accountability
- Embedding risk culture in decision-making

## 12. Stakeholder & Committee Coordination

### Definition:

Ability to coordinate with internal stakeholders and risk committees for effective risk governance.

### Key Competency Elements

- Coordination with business divisions
- Support to risk management committees
- Communication with regulators
- Advisory role to senior management

### Simplified Competency Map

| Functional Area        | Key Competencies                       |
|------------------------|----------------------------------------|
| Enterprise Risk        | ERM framework and risk governance      |
| Credit Risk            | Portfolio risk monitoring              |
| Market Risk            | Interest rate and FX risk              |
| Operational Risk       | Process and risk management            |
| Risk Analytics         | Quantitative risk modeling             |
| Risk Policy            | Risk governance and policy development |
| Regulatory Compliance  | Basel and Bangladesh Bank guidelines   |
| Stress Testing         | ICAAP and scenario analysis            |
| Risk Reporting         | Board and management reporting         |
| Emerging Risk          | Identification of new risks            |
| Risk Culture           | Risk awareness programs                |
| Stakeholder Management | Coordination with committees           |

# Functional Competency Framework

## Safety & Security Function

### 1. Physical Security Management

#### Key Competencies:

- Branch & ATM security assessment
- Vault security & access control management
- CCTV surveillance system oversight
- Alarm & intrusion detection systems
- Armed/unarmed guard deployment planning
- Security audit & inspection

#### Knowledge Areas:

- Bangladesh Bank security guidelines
- Access control protocols
- CCTV & surveillance technology
- Physical security risk assessment

### 2. Cash Security & CIT (Cash-in-Transit) Risk Control

#### Key Competencies:

- Cash-in-transit vendor selection & monitoring
- ATM cash replenishment security supervision
- Cash vault access monitoring
- Insurance coordination for cash movement
- Incident reporting & investigation

#### Knowledge Areas:

- Cash movement SOP
- Insurance coverage standards
- Loss prevention controls

### 3. Fraud Prevention & Investigation

#### Key Competencies:

- Internal fraud detection
- Investigation process management
- Evidence documentation
- Coordination with law enforcement agencies
- Root cause analysis & control strengthening

 Knowledge Areas:

- Fraud risk indicators
- Forensic investigation basics
- Reporting protocol to regulators

## 4. Fire, Safety & Emergency Management

 Key Competencies:

- Fire safety compliance
- Emergency evacuation planning
- Fire drill coordination
- First-aid & safety training oversight
- Business Continuity Plan (BCP) implementation

 Knowledge Areas:

- Fire service regulations in Bangladesh
- Occupational health & safety standards
- Disaster recovery planning

 Key Competencies:

- Cyber incident response coordination
- Data protection awareness
- Phishing & social engineering prevention
- Security awareness training for employees
- Coordination with IT security team

 Knowledge Areas:

- Information security policies
- Data privacy regulations
- Cyber risk framework

## 5. Regulatory Compliance & Reporting

 Key Competencies:

- a) Bangladesh Bank reporting on security incidents
- b) Compliance with regulatory inspections
- c) Security policy development
- d) Risk register maintenance
- e) Audit coordination

 Knowledge Areas:

- a) Regulatory circulars on bank security
- b) Basel operational risk framework
- c) Internal control & governance standards

## Suggested Proficiency Levels

| Level                | Description                                                 |
|----------------------|-------------------------------------------------------------|
| Level Foundational   | Understands security SOPs and supports monitoring           |
| Level 2 Intermediate | Manages branch-level security independently                 |
| Level 3 Advanced     | Leads regional security operations & investigations         |
| Level 4 Expert       | Designs bank-wide security strategy & regulatory engagement |

## Critical Success Competencies in Bangladesh Context

- a) Strong physical & cash security controls
- b) Effective CIT risk management
- c) Fraud investigation capability
- d) Emergency preparedness & BCP
- e) Regulatory compliance discipline

## Key Performance Indicators (Sample)

- a) Number of security incidents per quarter
- b) ATM/cash loss ratio
- c) Audit findings closure rate
- d) Fire drill compliance rate
- e) Fraud detection & recovery rate

## Functional Competencies

### Small Business Division

#### 1. Small Business Strategy & Market Development

- a) Develop small business banking strategy aligned with bank's growth objectives
- b) Market segmentation (traders, manufacturers, service providers, agri-based, women entrepreneurs, cottage industries).
- c) Target setting (loan growth, deposit mobilization, new-to-bank customers).  
Cluster-based business development (industrial areas, commercial hubs).
- d) Competitive pricing & product positioning

##### Key Skills:

Strategic planning, market analysis, business forecasting, sector understanding

#### 2. Product Development & Structuring

- a) Design small business loan products (working capital, term loan, trade finance-lite)
- b) Overdraft & revolving credit facilities
- c) Deposit & transactional products for small businesses
- d) Digital SME products (QR collection, POS finance, supply chain finance)
- e) Bangladesh Bank refinance scheme alignment (CMSME refinance, women entrepreneur schemes)
- f) Product profitability analysis

##### Key Skills:

Product structuring, financial modeling, regulatory knowledge, innovation

#### 3. Relationship Management & Customer Acquisition

- a) Identify and onboard small business clients
- b) Conduct business visits and cash flow assessments
- c) Build long-term relationships
- d) Cross-sell deposit, cards, trade services, payroll solutions
- e) Customer retention & portfolio expansion

##### Key Skills:

Relationship building, negotiation, sales capability, advisory skills

#### 4. Credit Appraisal & Risk Assessment

- a) Cash flow-based lending assessment
- b) Financial statement analysis (where available)
- c) Bank statement analysis & transaction behavior review
- d) CIB inquiry and risk grading (as per Bangladesh Bank guidelines)
- e) Collateral evaluation and documentation
- f) Limit setting and approval recommendation

### Key Skills:

Credit analysis, risk evaluation, documentation control, judgment

## 5. Portfolio Monitoring & Recovery Management

- a) Monitor portfolio quality (PAR, NPL ratio)
- b) Early Warning Signal (EWS) identification
- c) Renewal and restructuring assessment
- d) Recovery follow-up & legal coordination
- e) Provisioning awareness

### Key Skills:

Portfolio analytics, problem-solving, recovery negotiation

## 6. Compliance & Regulatory Adherence

- a) Compliance with Bangladesh Bank CMSME policies
- b) Proper KYC & AML checks
- c) Loan classification and provisioning compliance
- d) Consumer protection compliance
- e) Audit and inspection readiness

### Key Skills:

Regulatory awareness, control discipline, policy interpretation

## 7. Channel & Distribution Management

- a) Branch-led SME sales coordination
- b) SME desks at branches
- c) Agent banking integration for small businesses
- d) Digital onboarding and remote processing
- e) Cluster marketing programs

### Key Skills:

Coordination, operational oversight, distribution planning

## 8. MIS & Performance Analytics

- a) Segment-wise loan growth analysis
- b) Yield and cost of funds monitoring
- c) Portfolio concentration analysis (sector/region-wise)
- d) Profitability tracking
- e) Reporting to senior management

### Key Skills:

Data interpretation, financial analysis, reporting accuracy

## 9. Developmental & Inclusive Banking Competency

- a) Women entrepreneur financing
- b) Agri and small rural enterprise financing
- c) Financial Literacy Support
- d) Participation in government refinance & stimulus programs
- e) ESG and sustainable SME lending awareness

### Key Skills:

Policy understanding, inclusive banking knowledge, stakeholder coordination

## 10. Leadership & Team Management (For Senior Roles)

- a) SME sales team supervision
- b) Target setting and performance management
- c) Coaching Relationship Managers
- d) Risk culture reinforcement
- e) Strategic portfolio diversification

### Key Skills:

Leadership, people management, decision-making

### Suggested Proficiency Levels:

| Level           | Description                                         |
|-----------------|-----------------------------------------------------|
| 1. Foundational | Basic understanding of SME products & documentation |
| 2. Working      | Independently manages small business portfolio      |
| 3. Advanced     | Leads sector growth & manages portfolio quality     |
| 4. Expert       | Develops SME strategy & ensures sustainable growth  |

# Functional Competency Framework

## Sustainable Finance Division

### 1. Sustainable Finance Strategy

#### Definition:

Ability to develop and implement the Bank's sustainable finance strategy aligned with national policies, regulatory guidelines, and global sustainability frameworks.

#### Key Competency Elements

- Sustainable finance strategy development
- Alignment with Bangladesh Bank Sustainable Finance Policy
- ESG integration into business strategy
- Sustainable product roadmap development
- Stakeholder engagement on sustainability goals

### 2. Green & Sustainable Financing

#### Definition:

Ability to design, structure, and monitor financing solutions that support environmentally and socially responsible projects.

#### Key Competency Elements

- Green loan structuring
- Renewable energy financing
- Energy efficiency project financing
- Climate finance initiatives
- Sustainable agriculture financing

#### Typical Activities

- Financing solar, wind, and renewable energy projects
- Supporting environmentally responsible infrastructure

### 3. ESG Risk Assessment

#### Definition:

Ability to assess environmental, social, and governance risks associated with lending and investment decisions.

#### Key Competency Elements

- Environmental risk assessment
- Social impact evaluation
- ESG due diligence
- Climate risk analysis
- Sustainability risk mitigation

## 4. Environmental & Social Risk Management (ESRM)

### Definition:

Ability to implement Environmental and Social Risk Management frameworks across the bank's lending portfolio.

### Key Competency Elements

- ESRM policy implementation
- Environmental compliance monitoring
- Social safeguards assessment
- Sector-specific environmental risk analysis

## 5. Green Banking Compliance

### Definition:

Ability to ensure the bank complies with green banking policies and regulatory requirements.

### Key Competency Elements

- Bangladesh Bank Green Banking Guidelines
- Sustainable finance reporting
- Environmental risk reporting
- Regulatory disclosure compliance

## 6. Sustainable Product Development

### Definition:

Ability to design innovative financial products that support sustainability objectives.

### Key Competency Elements

- Green loan products
- Sustainable SME financing
- Climate adaptation financing
- Sustainable investment products

## 7. Sustainability Reporting & Disclosure

### Definition:

Ability to prepare sustainability reports and disclosures in accordance with global and regulatory standards.

### Key Competency Elements

- Sustainability reporting frameworks
- ESG performance reporting
- Climate-related financial disclosures
- Impact measurement and reporting

## 8. Climate Risk & Impact Analysis

### Definition:

Ability to assess climate-related risks and opportunities affecting the bank's operations and portfolio.

### Key Competency Elements

- Climate scenario analysis
- Physical and transition risk assessment
- Carbon footprint analysis
- Climate stress testing

## 9. Stakeholder Engagement & Partnerships

### Definition:

Ability to collaborate with internal and external stakeholders to promote sustainable finance initiatives.

### Key Competency Elements

- Coordination with development partners
- Collaboration with government agencies
- Engagement with sustainability organizations
- Partnerships with international financial institutions

## 10. Sustainable Investment & Portfolio Monitoring

### Definition:

Ability to monitor and manage the bank's sustainable investment portfolio.

### Key Competency Elements

- Green investment portfolio analysis
- Sustainability impact measurement
- Sector exposure monitoring
- Sustainable asset classification

## 11. Capacity Building & Sustainability Awareness

### Definition:

Ability to build sustainability awareness and capability within the bank.

### Key Competency Elements

- Sustainability training programs
- Awareness initiatives
- ESG knowledge dissemination
- Sustainability culture promotion

## 12. Sustainable Innovation & Future Trends

### Definition:

Ability to monitor global sustainability trends and identify opportunities for innovative financial solutions.

### Key Competency Elements

- Global ESG trends analysis
- Green fintech innovation
- Sustainable finance market intelligence
- Emerging regulatory frameworks

### Simplified Competency Map

| Functional Area              | Key Competencies                             |
|------------------------------|----------------------------------------------|
| Sustainable Finance Strategy | ESG integration and strategic planning       |
| Green Financing              | Renewable energy and green project financing |
| ESG Risk Assessment          | Environmental and social due diligence       |
| ESRM                         | Environmental and social risk frameworks     |
| Green Banking Compliance     | Bangladesh Bank sustainability guidelines    |
| Product Development          | Green and climate finance products           |
| Sustainability Reporting     | ESG disclosures and reporting                |
| Climate Risk                 | Climate scenario and carbon analysis         |
| Stakeholder Engagement       | Partnerships with development agencies       |
| Portfolio Monitoring         | Sustainable investment tracking              |
| Capacity Building            | Sustainability training                      |
| Innovation                   | Emerging sustainability trends               |

# Functional Competency Framework

## Treasury

### 1. Market & Macro-Economic Understanding

#### Purpose:

Make informed treasury decisions by understanding market dynamics and economic indicators.

#### Core Competencies

- a) Money & Capital Market Knowledge – Understanding of call money, interbank market, bonds, T-bills, and sukuk.
- b) Macroeconomic Awareness – Interprets inflation, interest rates, FX trends, and monetary policy signals.
- c) Market Intelligence – Tracks competitor behavior and market liquidity.

#### Behavioral Indicators

- a) Anticipates market movements using data and trends.
- b) Adjust positioning based on BB policy signals.
- c) Shares timely market insights with ALCO.

### 2. Liquidity & Balance Sheet Management

#### Purpose:

Ensure optimal liquidity while maximizing balance-sheet efficiency.

#### Core Competencies

- Liquidity Management – Manages daily liquidity and funding needs.
- Balance Sheet Optimization – Optimizes asset-liability mix for profitability and risk.
- ALM Knowledge – Understands maturity mismatches, repricing gaps, and liquidity ratios.

#### Behavioral Indicators

- Maintains liquidity within regulatory limits.
- Supports ALCO with scenario analysis.
- Minimizes funding costs without increasing risk.

### 3. Interest Rate & Market Risk Management

#### Purpose:

Manage exposure to interest rate, FX, and market risks.

#### Core Competencies

- a) Interest Rate Risk (IRRBB) – Measures and manages repricing and duration risk.
- b) FX Risk Management – Manages FX positions within limits.
- c) Stress Testing & Sensitivity Analysis – Performs scenario and stress testing.

### Behavioral Indicators

- a) Keeps exposures within approved risk limits.
- b) Escalates limit breaches promptly.
- c) Using stress results in decision-making.

## 4. Investment & Trading Activities

### Purpose:

Generate returns while adhering to risk appetite and regulatory limits.

### Core Competencies

- a) Fixed Income & Investment Management – Manages SLR and non-SLR portfolios.
- b) Trading Discipline – Executes trades efficiently and ethically.
- c) Portfolio Performance Analysis – Measures yield, duration, and risk-adjusted returns.

### Behavioral Indicators

- a) Achieves portfolio returns within risk appetite.
- b) Maintains clean trade documentation.
- c) Balances short-term gains with long-term stability.

## 5. Funds Transfer Pricing (FTP) & Treasury MIS

### Purpose:

Support business pricing and performance measurement.

### Core Competencies

- a) FTP Methodology – Understands and applies FTP concepts.
- b) Treasury MIS & Analytics – Produces accurate treasury reports.
- c) Business Partnering – Supports business units with pricing inputs.

### Behavioral Indicators

- a) Provides accurate FTP rates on time.
- b) Supports product pricing decisions.
- c) Improves transparency of treasury income.

## 6. Regulatory Compliance & Governance

### Purpose:

Ensure full compliance with Bangladesh Bank and internal policies.

### Core Competencies

- a) Regulatory Compliance – Applies BB circulars on liquidity, FX, and investment.
- b) Limit Management – Monitors exposure and dealer limits.
- c) Audit & Control Discipline – Supports audits and control reviews.

### Behavioral Indicators

- a) Zero regulatory breaches.
- b) Timely regulatory reporting.
- c) Implement audit recommendations promptly.

## 7. Systems, Controls & Operational Excellence

### Purpose:

Ensure accuracy, security, and efficiency in treasury operations.

### Core Competencies

- a) Treasury Systems – Uses core banking, dealing, and settlement systems.
- b) Operational Controls – Ensures segregation of front, mid, and back office.
- c) Automation & Process Improvement – Enhances efficiency through technology.

### Behavioral Indicators

- a) Maintains error-free settlements.
- b) Strengthens control environment.
- c) Supports automation initiatives.

## 8. Leadership, Ethics & Stakeholder Management

### Purpose:

Lead responsibly and uphold treasury integrity.

### Core Competencies

- a) Ethical Conduct – Demonstrates integrity and market discipline.
- b) Decision Making – Makes informed, timely decisions under pressure.
- c) Stakeholder Management – Works with ALCO, Risk, Finance, and Regulators.

### Behavioral Indicators

- a) Acts within approved authority and limits.
- b) Communicates risks transparently.
- c) Develops treasury talent pipeline.

## Treasury Proficiency Levels

| Level | Proficiency Name | Typical Roles                    | Expectations                                                      |
|-------|------------------|----------------------------------|-------------------------------------------------------------------|
| 1     | Foundational     | Treasury Officer,<br>Back Office | Execute transactions, settlements, and reports under supervision. |
| 2     | Intermediate     | Dealer,<br>Mid-Office Officer    | Independently manages positions, reporting, and risk monitoring.  |
| 3     | Advanced         | Senior Dealer,<br>AVP–VP         | Leads trading desks, ALM analysis, and risk management.           |
| 4     | Expert           | SVP–EVP,<br>Head of Treasury     | Shapes treasury strategy, ALM, and balance-sheet optimization.    |

The logo of Bank of China, featuring a stylized '中' character inside a square frame.

**Bank Asia**