



পূবালী ব্যাংক পিএলসি.
PUBALI BANK PLC.

CENTRAL ACCOUNTS DIVISION
Head Office, 26, Pubali Bank PLC.
Level-9, Dilkusha C/A, Dhaka-1000
Tel: +8809612821262-1285
cad@pubali.bankbd.com | www.pubali.bankbd.com

Manual SOP for Retail Subscription — Pubali Bank 5th Subordinated Bond
(Interim until CBS Integration)

Objective

To ensure orderly processing, fund control, and complete audit trail for all retail subscriptions received from existing customers prior to full CBS automation.

Step 1 – Customer Application

- Investor completes the Investment Application Form (approved format).
- Branch verifies Know Your Customer (KYC), Customer Information Form (CIF), and account ownership in Core Banking Software (CBS).
- Branch officer obtains customer's signature authorizing debit of the operative account.
- Verified form and supporting documents (NID, nominee info, etc.) are filed sequentially in a Bond Application File.

Step 2 – Online Transfer to Escrow Account

- Branch debits the investor's Pubali account for the subscribed amount.
- Funds are transferred online only to:
Account No.: 3555-901-051940
Account Name: PUBALI BANK 5TH SUBORDINATED BOND – BDT 500 CRORE
Branch: Principal Branch
- No cash, clearing instrument, or third-party transfer is permitted.
- The transaction description must include Investor Name + Branch Code + "Sub-Bond 5th" for reconciliation.

Step 3 – Issuance of Acknowledgment

- Upon confirmation of successful online transfer, branch issues the Acknowledgment of Investment (two copies: one to customer and one for branch file).
- Coupon rate is not printed or written in acknowledgment form; acknowledgment includes the approved floating-rate clause referencing Trustee declaration.
- Both authorized officers sign and seal the acknowledgment with the branch reference: Pubali/Sub-Bond(5th)/2025/[serial no.]





পূবালী ব্যাংক পিএলসি.
PUBALI BANK PLC.

CENTRAL ACCOUNTS DIVISION
Head Office, 26, Pubali Bank PLC.
Level-9, Dilkusha C/A, Dhaka-1000
Tel: +8809612821262-1285
cad@pubalibankbd.com | www.pubalibangla.com

Step 4 – Maintenance of Manual Registers

Each participating branch maintains a Manual Bond Register containing:

| Sl No | Investor Name | Account No | Amount BDT | Date | Acknowledgment No | Transfer Ref | Remarks |
|-------|---------------|------------|------------|------|-------------------|--------------|---------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

- Registers are reviewed and signed daily by the Operations Manager and Branch Manager.
- End-of-day summary (Branch Code, Count of Applications, Total Amount) is emailed to Central Accounts Division (CAD) for consolidation.

Step 5 – CBS Integration & Update

- When the CBS Bond Module becomes operational, all manual entries (application, acknowledgment, and investor details) are uploaded by branch/CAD.
- Each record is tagged with CIF and linked to the investor's operative account.
- The manual register is retained for audit and cross-verification for at least one year after full migration.

Oversight & Reconciliation

- CAD monitors daily escrow inflows (A/C 3555-901-051940) and matches them with branch summaries.
- Trustee receives periodic consolidated reports from CAD.
- Any mismatch or irregularity is reported immediately to CAD and Internal Control & Compliance Division (ICCD).

Document Control

- Effective Date: 22 October 2025
- Prepared by: Central Accounts Division
- Approved by: Chief Financial Officer / Managing Director & CEO
- Version 1.0 – Manual Phase

