

Position: Head of RMG (Readymade Garments)

Job Grade: Senior Vice President (SVP) to Deputy Managing Director (DMD)

Location: Bangladesh

Age Limit: Up to 57 years

Experience: Minimum 15 years

About The Role

The Premier Bank PLC., with a strong network of 136 branches and 67 sub-branches nationwide, is on a continuous growth journey to expand its footprint and services across Bangladesh. As part of its commitment to sustainable growth, financial inclusion and robust governance, the Bank is seeking a highly experienced and strategic professional to lead its **RMG (Readymade Garments) portfolio**.

The **Head of RMG** will play a critical leadership role in managing sector-specific credit risk, ensuring portfolio quality, and driving sound banking practices within one of Bangladesh's most vital industries.

Key Responsibilities

Strategic & Portfolio Leadership

- Lead the RMG (Readymade Garments) portfolio ensuring prudent credit risk assessment and portfolio quality.
- Formulate and implement risk management strategies for RMG exposures, ensuring proper diversification, sectoral risk assessment, and NPL minimization.

Credit Risk Management

- Evaluate, review, and approve/recommend RMG-related credit proposals in line with the Bank's Credit Policy, and Bangladesh Bank guidelines.
- Conduct stress testing, scenario analysis, and risk rating for RMG borrowers to strengthen risk management framework.

Monitoring & Analysis

- Monitor the performance of RMG credit portfolio; analyze client creditworthiness, repayment capacity, and industry-specific risks.

Cross-Functional Collaboration

- Collaborate with Corporate Banking, Trade Finance, Recovery, and Treasury Divisions to ensure effective end-to-end risk control of RMG clients.

Regulatory Compliance & Stakeholder Management

- Maintain close liaison with regulatory bodies (Bangladesh Bank, BGMEA, BKMEA, EPB) and ensure compliance with all regulatory requirements.
- Ensure credit files preparation, documentation, and approvals are properly maintained and ready for internal/external audit.

Reporting & Governance

- Prepare and present periodic reports to Senior Management/Board Risk Management Committee on RMG sector exposures, risk trends, and portfolio performance.

Team Leadership & Development

- Lead, train, and mentor team members to develop expertise in RMG sector credit risk.

Additional Responsibilities

- Perform any other tasks assigned by the reporting line.