

Broad Roles and Responsibilities

WB Service – Trade CSO/CSM

Trade Customer Service Officers / Managers (CSO / CSM) serve as the pivotal link between customers, internal teams (TFC / Treasury / RMs), and regulatory bodies — ensuring smooth, compliant processing of trade, forex, and capital-account transactions and customer centric.

Core Daily Tasks

1. Document Intake & Scrutiny

- Accept customer requests on prescribed formats.
- Timestamp and perform preliminary checks: completeness, signatures, documentation.

2. Rate Management & Fund Checks

- Retrieve & apply FX rates through TR Rate/Fx-Deal, within RM-approved margins.
- Ensure customer accounts are adequately funded for transactions and service charges.

3. System Data Entry & Validation

- Generate Work IDs, scan documents, and input data into Intellect/TradAX.
- Double-check entries before authorization and forwarding to TFC.

4. Customer Communication & Query Support

- Handle customer and internal branch queries via phone or email.
- Send transaction advice and SWIFT messages to registered email IDs.

5. Proactive Follow-up

- Chase missing documents and clarifications via calls/emails to avoid delays.
- Monitor each Work ID end-to-end and ensure submission before cut-off.

6. Daily Reporting & Compliance

- Prepare and submit error-free DFR, DCR, and other internal/external returns on time.
- Resolve audit flags and escalate unusual issues or complaints to Hub Head immediately

7. Approval & Escalation Protocols

- Obtain required approvals from Trade/Product Heads, Geography Heads, RMs, Treasury, or CO for deviations, incomplete documentation, overdrafts, deferred enquiries, FBG/FLC waivers, FDI, EDF, same day nostro credits, and more.
- Facilitate approval request routing: deferments, clause deviations, capital account processing, KYC gaps, and CBA.

8. Product-Specific Processing Guidelines

- Inward Remittance & Exports
- Track credits via ARC queues.
- Follow customer disposal instructions, prepare and dispatch export documents.
- Flag discrepancies or non-acceptance, follow up on overdue bills.
- Charge collection for advised foreign LCs, process RPC/PCFC disbursement requests per FEMA.

9. Outward Remittance & Imports

- Process imports payments via WID; ensure customer profiling updated, and EDD clearances done.
- Handle import doc arrival, LC instructions, discrepancies, declarations, and follow-ups.
- Issue shipping guarantees and buyers' credit quotes as needed.

10. Forward Contracts

- Secure stamped confirmations, update systems, and escalate unreceived confirmations.
- Manage limit nodes.

11. FLC/FBG Issuance (Cash Margin)

- Coordinate margin fixed deposits, liaise with TFC, issue LCs/BGs on stamped paper, and manage invocations.

12. Capital Account Transactions (ODI/FDI/ECB)

- Raise WIDs, handle regulatory queries, coordinate with stakeholders, ensure timely submission, and scan documentation to avoid penalties

13. Domestic Trade Bills (ILC, IBG, IBC, OBC)

- Dispatch docs per instruction, manage discrepancies, follow-up on payments, mark margins, print & process IBGs.

14. Retail Forex

- Send ARC credit alerts, process outward customer remittances and FCY cash trades, reconcile physical forex holdings, manage stale notes, and adhere to import/export guidelines.

15. Non-Financial & Compliance Activities

- Obtain D&B reports; raise deferred WIDs.
- Support RBI returns (XOS, BEF, EBW, MTT).
- Archive documents securely; reconcile IDPMS, EDPMS, FBFP, capital-account pendency.
- Maintain regulatory registers (BG/DO/FIRC/EDFs).
- Clear pending control queues daily.
- Assist with audits (IAD); respond to statutory letters promptly.
- Manage nostro debit reconciliation and various messaging queues.
- Promote digital adoption (e.g., Trade Connect) to enhance service efficiency.
- Swift and diligent grievance handling via cross-functional coordination.

➤ **Why Join Us?**

- ✓ Be part of a high-impact, compliance-driven trade ecosystem
- ✓ Work with cross-functional teams and global clients
- ✓ Gain deep exposure to forex, capital markets, and regulatory frameworks
- ✓ Drive digital transformation in trade services