

# Niger Sultana

House 43, Road 04, Dakhingaon

Sabujbagh, Dhaka, Bangladesh

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## Professional Summary

Experienced in general banking, credit, product sales, and customer support with 9+ years in credit risk analysis, loan appraisal, sales targets, user support, and branch banking operations. My ability to analyze complex financial data enables me to make informed decisions that benefit both the organization and its clients. I am committed to fostering positive relationships with customers while driving operational efficiency and profitability.

## Key Skills

- Credit Risk Analysis & Loan Appraisal
- Loan Portfolio Monitoring & Recovery
- Ticketing systems & help desk tools
- Data entry accuracy and documentation
- Time management and prioritization
- Core Banking Systems: TCS BaNCS, Flora
- MS Office (Excel, Word, Power Point, Outlook)
- General Operations (Accounts, Remittances)
- Sanchayapatra & A-Challan
- Customer Relationship Management
- Account Management & Transaction
- AML/KYC & Regulatory Compliance
- Other Systems: NSC, ACS

## Professional Experience

**Current Position: Officer (General), Dilkusha Branch**

**Jamuna Bank PLC, Dhaka, Bangladesh | From 29/12/2015**

### Job Responsibilities:

- Prepared proposal (Fresh, Renewal, Enhancement and Reduction) of all Retail Credit both staff and others. (Employee House Building Loan, Any Purpose Loan, Car Loan, Salary Loan, Personal loan, SOD (FDR), SOD (SS), SOD (FO) etc.)
- Prepared Sanction for client, forwarding with checklist & execute.
- Obtained disbursement authority (DA) from Head Office from time to time in respect of disbursement of loan to the customers. Sending time to time CIB inquiry as/when required.
- Maintain MIS database regarding all Retail credit facility of the branch.
- Sending overdue/EOL adjustment reminder letter/mail to clients when applicable.
- Follow up recovery of all retail loans.
- Experienced about Sanchayapatra issues, Treasury Challan issues, check transfers, transactions, pay orders, various charge realizations, statements and balance certificates, various certifications, and any other client inquiries.
- Assisted clients with opening accounts, described various account kinds, and gather the required paperwork for both new and current clients.
- Ensured AML/KYC compliance, reducing branch-level regulatory risks.
- Assisted in fraud detection and reporting by identifying suspicious transactions.

## Educational Qualifications

### Master of Science (M.S.) in Fisheries Management

Bangladesh Agricultural University  
CGPA 3.672 out of 4.0  
Passing Year: 2013

Mymensingh, Bangladesh

### Bachelor of Science (B.Sc.) in Fisheries

Noakhali Science and Technology University  
CGPA 3.31 out of 4.0  
Passing Year: 2010

Noakhali, Bangladesh

### Higher Secondary Certificate in Science

B. N. College, Dhaka Cantt.  
CGPA 4.60 out of 5.0  
Passing Year: 2006

Dhaka, Bangladesh

### Secondary School Certificate in Science

Muslim Modern Academy  
CGPA 4.94 out of 5.0  
Passing Year: 2004

Dhaka, Bangladesh

## Personal Details

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|-------------------|--|
| Father's Name     | : Md Yousuf Ali Miji   |
| Mother's Name     | : Rokeya Begum   |
| Date of Birth     | : 5 Jun 1989   |
| Gender            | : Female   |
| Marital Status    | : Married  |
| Nationality       | : Bangladeshi  |
| Religion          | : Islam  |
| Permanent Address | : House 43, Road 04, Dakhingaon, Basabo, Sabujbagh, Dhaka 1214 |
| Blood Group       | : O+   |

## Certificates & Recognitions

- Bank Diploma Certification of Junior Associate of the Institute of Bankers, Bangladesh (JAIBB).
- Performance Awarded for Anniversary Campaign for the Month of June 2022.
- Certificate of Attendance Foundation Training Course, organized by Jamuna Bank Training Academy.

## References

### Shakil Bodruddoza Shams

SEVP & Head of Branch  
Dilkusha Branch, Jamuna Bank PLC  
Email: manager.dilkusha@jamunabank.com.bd

### S. M. Omar Faruk

SAVP & Credit-In-Charge  
Dilkusha Branch, Jamuna Bank PLC  
Email: shaikh.omar@jamunabank.com.bd