

# Afra Nower

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## EDUCATION:

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**August 2014 - Bachelor of Arts in Economics**

**May 2018 with a Minor in Development Studies**

Grade Point Average (GPA) earned: 3.76 (out of 4.30), WES: 3.69 (out of 4.0)

*Magna Cum Laude*

Asian University for Women, Chittagong

## PROFESSIONAL EXPERIENCE:

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**Jan 2020 – Prime Bank Limited**

**May 2021** Executive Officer, Credit Risk Management

- Analyzed consumer credit applications and relevant financial and legal documents to identify and minimize associated risks.
- Worked with a group of six members to facilitate the approval process of “Secured Consumer Credit” products (i.e., Home Loan, Car Loans).

**Jan 2019 – Prime Bank Limited**

**Dec 2019** Management Trainee

- Received on-the-job training and hands-on experience through attachment with all the important departments of the bank: Corporate Banking, Consumer Banking, Small and Medium Enterprise (SME) Banking, and Credit Risk Management, to name a few.
- Collaborated with two other group members to achieve specific assignments, meeting with stakeholders, field visits, and generating reports by summarizing the learning and suggestions for improvement.

**Jul 2018 – Li & Fung Bangladesh Ltd.**

**Sep 2018** Merchandising Intern

- Assisted the company’s merchandising team to coordinate with factories and other stakeholders to gather the latest information on production/sample development status and produced consolidated updates as instructed.
- Facilitated communication with different parties on various business affairs promptly as guided by the line manager.

**Jul 2017 – Teach For Bangladesh**

**Aug 2017** Operations & Logistics Intern

- Developed a central database with important contact details from different campuses, which helps the recruiters access all the contact information more efficiently.
- Created a Microsoft-excel-based “Marketing Tracker,” which keeps a record of all the inventories, including other relevant information, such as cost, quantity, and vendor information.

## RESEARCH PROJECTS :

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- 2018                    The Emergence of NGO as a Development Alternative**  
An essay portraying the emergence of NGOs as an alternative development agency at the persistent failures of states in the context of the Global South. This was a final essay for the course PPE:3650 Theories and Practices of Development.
- 2017                    Singapore: A Case Study on International Trade**  
An analysis of Singapore's International Trade pattern and policies as a final essay for ECON 3103 Economics of International Trade class.
- 2017                    Country Report on Afghanistan**  
A detailed report on Afghanistan's economic structure, growth, and development situation. This report was done for ECON 3110 Microeconomics for Development course.
- 2016                    Analysis of a Newspaper Article Using Microeconomics Theory**  
An article from a daily newspaper about the price hike in Bangladesh during the holy month of Ramadan titled "The price Hike is Baffling" was analyzed using the theory of demand, supply, and price elasticity for ECON 2100 Principles of Microeconomics class.
- 2016                    Inflation in Bangladesh**  
A brief report on the inflation scenario in Bangladesh, its effects on the economy, and a few suggestions to reduce the underlying causes of inflation. This assignment was done for the ECON 2191 Principles of Macroeconomics course.
- 2016                    Bangladesh-India Bilateral Trade Deficit**  
This paper explores the trade imbalance between two neighboring countries- Bangladesh and India and how it affects their political-economic relationship. It was the final essay for ECON 3500 Political Economy course.
- 2016                    The Role of NGOs in the Development of Bangladesh: Success and Limitations**  
An essay discussing the emergence and contribution of the NGOs in the development sector of Bangladesh for SOCA 2600 Introduction to Development Studies class.
- 2016                    Does Microcredit Empower Bangladeshi Women?**  
This paper argues that in Bangladesh, although microcredit has brought some economic improvements, it cannot be a panacea for women's empowerment under the existing socio-cultural traditions, like gendered expectations and power inequality.

## TRAINING :

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- 2019                    "Foundation Training Course" on Banking facilitated by Bangladesh Institute of Bank Management (BIBM).**
- 2020                    "Credit Risk Management for Banks" by Bangladesh Institute of Bank Management (BIBM).**

## TECHNICAL SKILLS :

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- **Data Analysis Tool:** SPSS, STATA
- **Programming Language:** Python
- **Others:** Microsoft Office (Word, PowerPoint, Excel)

## LANGUAGES :

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- **Bengali-** Native
- **English-** Proficient (TOEFL: Speaking 27, Reading 29, Listening 22, Writing 24)

## TEST SCORES :

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- **GRE-** Quantitative 155, Verbal 151, AWA 4.0