**Md. Rafiqul Islam**

*House # 3/6, Flat # C-1, Barabo Mohonpur,*

*Ring Road, Shyamoli, Dhaka-1207*

*Contact: +880 1711 878 113* | *e-mail:* [*rafiqul.islam\_bd@yahoo.com*](mailto:rafiqul.islam_bd@yahoo.com)

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**PROFESSIONAL SUMMERY**

Intend to work confidently in an organization where I would be able to use my insight on the basis of acquired learning and thus grow together.

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**SKILLS**

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|          Problem Solving Skills |
|          Planning and Organizing |
|          Communication Skills |
|          Persuasiveness |
|          Team Work |
|          Negotiation |
|          Adaptability |
|          Stress Tolerance |

* Leadership
* Conflict Management
* Business Negotiation
* Decision-Making
* People Management
* Data Entry & Processing Skills
* Reporting Skills
* Deadline-Oriented

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**WORK HISTORY**

**INTERNATIONAL LEASING AND FINANCIAL SERVICES LTD - ILFSL**

*Purana Paltan, Dhaka*

***Senior Officer*** *| Operations |July, 2019- Current*

***Officer*** *| Operations| February, 2018- June, 2019*

* Responsible for executing the total day to day liability/deposit operations both in Head Office & Branches.
* Maintain compliance with applicable laws, policies and standards guidelines for the entire process of Liability Operations in line with the regulatory guidelines as well as internal policies and procedures.
* Build relations with Corporate/ Institute and individual clients to achieve the target.
* Maintain relations with customer to increase the business and ensure high quality service.
* Provide accurate relevant information to the management regarding formulation of strategic and operational plans, designing deposit schemes etc.
* Prepare and maintenance of the various register and MIS.
* Monitor the transactions and perform necessary reconciliations.
* Prepare operational reports for management analysis.
* Prepare monthly encashment reports required by management or board of directors.
* Approve, reject, or coordinate the approval or rejection of lines of regular transactions in software.
* Examine, evaluate, or process loan against deposit applications.

**INTERNATIONAL LEASING AND FINANCIAL SERVICES LTD - ILFSL**

*Purana Paltan, Dhaka*

***Officer*** *| Business Development| February, 2017- January, 2018*

* Search new clients and make proper assessments to respond to new disbursement opportunities and enhance the portfolio of the company.
* Maintain good relationship and retaining the existing client base of the company.
* Prepare credit appraisals and taking approval from appropriate authorities.
* Prepare sanction letter and charge documents, completing mortgage formalities.
* Prepare SME Reports for Bangladesh Bank.
* Monitor clients & make frequent visit for keeping in a good touch about the current condition of the business.
* Follow-up for repayment behavior and pending documents.

**STANDARD CHARTERED BANK - SCB**

*CB Credit Recovery, Retail Clients, Dhaka*

***Customer Service Advisor****|November, 2012-January, 2017*

*Credit Card| SME & Secured*

* Negotiate with tough classified borrowers and obtain repayments to minimize losses through Tele-calling and physical visit.
* Strongly monitor External Collection Agencies.
* Maintain a good relationship with banks other stakeholders (ECA, SD, Operations, CI, New business unit and Product team) with proper cooperation and feedback.
* Work effectively as a team to achieve the team objective.
* Ensuring the department processes are followed and all the policies are adhered to ensure a good audit rating.
* Prepare and generate necessary MIS regularly to measure team performance.
* Ensure the optimum usage of collection systems and software for the concerned team.

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**EDUCATION**

**Masters of Business Administration– MBA** 2012

Eastern University

Finance | CGPA: 3.91 out of 4.00

**Bachelor of Business Administration – BBA** 2011

Eastern University

Finance | CGPA: 3.72 out of 4.00

**Higher Secondary Certificate – HSC** 2006

Adamjee Cantonment College

Business Studies | GPA: 5.00 Out of 5.00

**Secondary School Certificate – SSC** 2004

Barrah Habil Uddin High School

Science | GPA: 4.56 Out of 5.00

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**TRAINING & CERTIFICATIONS**

* Foundation Course for Entry Level Officers-BLFCA
* Day 1 Readiness Program
* Anti-Bribery-Mitigating Bribery Risk
* Anti -Money Laundering and Counter Terrorist Financing and Sanctions
* Collection Negotiation Skill
* Information Security Awareness For Everyone (iSAFE)
* Customer Compliance
* Fundamental of Collection
* Customer Charter
* Group Code of Conduct
* Reputation Risk

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**COMPUTER PROFICIENCY**

*Operating System & Applications:*

* Computer working environment with Windows 7, 8.1, 10, Mac OS (Basic).
* Application Package: (MS Word, MS Excel, MS Power Point), e-mailing & Internet Browsing.

*Customized Corporate Software:*

* Bank Ultimus - ILFSL
* FIntelligent - ILFSL
* Electronic Banking Business System (EBBS) - SCB
* Computer Assisted Collection System (CACS) - SCB
* Retail Loan System (RLS) - SCB

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**PERSONAL DETAIL**

* **Father's Name** : Kazi Abed Ali
* **Mothers Name** : Rowshonara Begum
* **Nationality** : Bangladeshi (By Birth)
* **Date of Birth** : August 21, 1988

: Village: Middle Dhoair, Post: South Barrah,

Upazila: Dohar, District: Dhaka.

* **Permanent Address**
* **Marital status** : Married
* **Religion** : Islam (Sunni)

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**REFERENCES:**

**Mithila Yesmin Hoque**

***Senior Manager |Head of Liability Operations***

*International Leasing*

*And Financial Services Ltd – ILFSL*

*Phone: +880 1731-975 378*

*Email:mithila@ilfsl.com*

**Nahida Runai**

***SVP | Head of HR And Admin***

*International Leasing*

*And Financial Services Ltd – ILFSL*

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*Email:runaibd2000@yahoo.com*