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Curriculum Vitae of

MD. AHSAN RAFIUL MONAYEM

House# 156/1, 5th Floor, Seroil Bollovganj, Ghoramara, Boalia, Rajshahi.
E-mail: amonayem@yahoo.com, amonayem@gmail.com
Mobile: +8801732165064



Career Objective:

To be a part of company that indulges professional growths which provides challenging and rewarding career while allowing me to utilize my knowledge, skills and different trainings those can add value for achieving desired goals for the organization.

Career Summary:

Served as a "Marketing Officer" at J.K. Sales & Distribution, a vendor of Nestle Bangladesh Ltd. For more than one and half years, as "Product Manager" at an American E-commerce outsourcing company named Server Supply.Com, Inc. for approx. two and half years, as "Executive Traders" in a group of companies named RAW group of industries for a short period of three months, as an Officer at The City Bank Ltd. for approx. four years and at IDLC Finance Ltd. from November'2016 to July'2022 and worked at Dutch-Bangla Bank Limited from July 2022 to May 2023.

Self-Appraisal:

A self-driven attitude, customer focused and a strong presence of mind combined with strong analytical, problem solving and decision-making skills. Possess a keen understanding of what interests the customers and how to capitalize on it to promote products and services. Creative, intuitive and results-oriented. Excellent communication skills in written and spoken, strong administrative & management ability, very strong leadership, team building and interpersonal skills.

Employment History:

1). Officer & Relationship Manager at Dutch-Bangla Bank Limited (July19, 2022 – May 23, 2023)

Job Location: Holding No. 4, 2nd floor, Puraton Bazar, Godagari Road, Chapai Nawabganj

Department: Retail Business Division (Loan & Advance)

Duties/Responsibilities:

- a). Business development for achieving the target as fixed in the yearly budget through creation of client base network by maintaining rapport
- b). Conducting customers visit, identify prospective clients and managing relationship with those customers
- c). Analysis of financial statements for preparation of credit proposal
- d). Identifying and communicating customer needs
- e). Ensuring customer satisfaction
- f). Resolving customer issues and concerns
- g). Developing and implementing marketing strategies to grow the customer base
- h). Regular pre-sanction, post-sanction visits to clients and prepare visit reports
- i). Monitoring and follow-up of disbursed loans and ensure timely recovery of loans
- j). Execute all documentation formalities and process disbursement of approved proposals
- k). Maintaining communication with client and keeping up-to-date of working file of the concern client
- l). Extend assistance to Reporting Officer/Unit Head
- m). Compliance of Regulatory requirements
- n). Any other relevant work assigned by the Branch Manager/Management

2). Served at IDLC Finance Limited from November 08, 2016 – July 16, 2022

➢ Responsibilities as Senior Officer & Sales Team Leader at IDLC Finance Limited

Job Location: 32/A, Shahidullah Tower – 1, (2nd Floor), Rani Bazar, Ghoramara, Boalia, Rajshahi,

Department: Consumer Division (Retail)

Key Responsibilities:

- a). To manage & lead sales team (Asset)
- b). Training & development sales team (Asset)
- c). To manage & monitoring Sales Team (Asset)
- d). To manage and grow the relationships of existing customers.
- e). To proactively promote the sales team of retail/consumer and all financial services to Retail customers.
- f). To provide friendly and responsive customer service by using skills for excellent customer service.
- g). To meet the cross sales & revenue objectives set for business growth & professional and compliant sales approach to the new and existing customers.
- h). To achieve set targets in terms of building assets and liabilities of the branch to increase the customer base of the branch.
- i). To maintain and improve upon the service delivery to the Consumer Banking customers; specifically to the customers allocated and generally to all the customers / prospects of the institution.

*****Others Duties and Responsibilities:**

- Preparing Loan Proposal to input into software system for CRM assessments
- Loan Disbursement Procedures Maintain
- Documentations process maintain for CAD and checking before and post disbursement
- Petty Cash Management by IDLC software systems
- Maintain ICC Compliance Issues

Specialties & Achievements@IDLC Finance Ltd.:

- Lead & motivate a result driven sales team.
- Perfect team motivation.
- Products presentations and public speaking.
- Awarded for “Best Team Leader” for the year of 2017 and got promoted to “Senior Officer” on 01.03.2018

❖ Transferred to Credit Risk Management Department as Senior Disbursement Officer from 01.11.2020

➢ **Responsibilities as Disbursement Officer:**

Pre-Disbursement Activities:

- a). Print Sanction Letter
- b). Collect all fees from client - cheque / cash
- c). Scan & upload, notify PDC Team in case of collecting fees in cash
- d). Coordinate with Legal, Technical, BU, CPV & CRM for various issues
- e). Communicate to Client / developer to update legal pending docs update with Legal Team to print out Charge Doc
- f). Negotiate with developer / client / Legal for any complicated legal docs
- g). Print all types of Charge Documents
- h). Follow up bank / client for bank letter (Takeover case)
- i). Communicate to client / RM to collect letter from bank
- j). Request for Mortgage Deed / PoA / Redemption Deed
- k). Communicate & coordinate with RM, client, seller & 3rd party vendor about mortgage execution/redemption in Sub Registry Office

- i). Inform and collect the vendor charge from client.
- m). Collect scanned copy of SRO (mortgage & POA) from vendor and inform CAD accordingly
- n). Request for simultaneously disbursement
- o). Collect original SRO and CC of RM & POA from vendor and keep in file.
- p). Collect vendor bill and submit to MMT for payment.
- q). Communicate with customers & PG for signing the docs at IDLC branches
- r). Complete signing of all required docs & charge docs from the clients & PG in IDLC branch premise
- s). Take printout of UDC, PDCs
- t). Taking approval (deferral/deviation/waiver) with prevailing policy taking concerns from Legal / CRM/ Technical for disbursement for any issue related to them
- u). Check all the documents set for disbursement request proceeding
- v). Scan & upload signed documents (Legal, Charge Documents, UDC, PDC & all other docs) in OCAS for disbursement
- w). Request phase/partial loan disbursement and complete all formalities & documents
- x). Fund request of the branch

Post-Disbursement Activities:

- a). Forward complete set of physical docs to Operations team for further checking
- b). Take Print out of disbursement cheque
- c). Regularize the discrepancies in the file/documents found by Operations team
- d). Follow up developer / client to regularise deferral/pending taken at the time of disbursement
- e). Coordinate with operations team for scanning & uploading deferral docs in OCAS and Request for Phase / partial disbursement and complete all formalities & documentation.
- f). Initiate for Disbursement Cheque print out and Disbursement file sending to CAD accordingly
- g). Report to Operation Risk Management for operation related issues

3). Cash Officer (TSO) (November 5, 2012 - November 3, 2016) at The City Bank Limited

Job Location : 125, Star Mansion (1st floor), Natore Road Shaheb Bazar, Rajshahi - 6100

Department: Cash Department

Key Responsibilities:

- a). Handle all sort of customer transaction with accuracy and efficiency.
- b). Cash receiving & payment. Selling & purchasing of prize bond. Maintaining vault limit and transfer of excess cash to Bangladesh Bank and/or sell to other banks. Maintaining appropriate queue to avoid hassle at the time of receipt & payment. c). Receiving clearing & collection Cheques and maintaining clearing cheque inward/outward register. Input clearing cheque information into Nikash software. Act as clearing house representative Vault key & main door key maintenance, d). Ensure effective process and controls are in place with clear responsibility and accountability for the prevention of money laundering, miss-selling, miss-presentation, fraud and customers protection in line with CBL policy & local legal and regulatory requirements, e). Check all instruments for validity and acceptability and decline transaction that involves false or confusing information. Inform any suspicious transaction to CSM/BSSM immediately.
- f). Ensure all transactions are properly recorded and updated in the system and the balance is matched and closed, g). At the end of the business day, all the transactions that were done till then has to be counted and the money utilized in the transaction has to be checked properly and counter check the remaining money with the withdrawal data carried out that day. Update the relevant information in the MIS system. Cross checking of daily cash transactions and delivery of daily vouchers to CSM for final tally for submission to branch operation member, h). Promote and advise customers on products and services of the bank, i). Cross selling/reference of retail banking products to counter customers, j). Ensure zero risk exposure in daily operations, k). AOF opening and Tracking, Issue of Pay Order, LBC/OBC forwarding, Card PIN management and Compliance related tasks (Part of General Banking)

***Specialties & Achievements:**

- Customer focused
- Strong communication skills
- Results driven
- Strong interpersonal relationship building skills
- Achieved 100% score on Customer Service in Mystery Shopper Survey
- Achieved targets of 110% in all Segments of Selling Banking Products

4). Executive Trader (July 22, 2012 - October 20, 2012) at RAW Group of Industries Ltd.

Job Location: Silver Tower (10th floor), 52 Gulshan - 1, Dhaka,

Department: FOREX

Key Responsibilities:

- a). Internet Based online Trading
- b). Knowing the trends of world currency market and currency pair trade
- c). Keeping update on currency up down and do the trade properly
- d). Follow the instructions and make the trade accordingly and report to the team leader.

5). Product Manager (December 25, 2009 - July 19, 2012) at Server Supply.Com,Inc.

Job Location: H# 3, F# 3rd, R# 7, Block: F, Banani, Dhaka-1213,

Department: Multimedia

Key Responsibilities:

- a). Selecting products, writing product description and feature,
- b). Pricing and posting on the web site, placing advertising,
- c). Receiving orders, approving receiving orders for shipment,
- d). Quoting, reply to customer inquiries, making sales call,
- e). Ordering products for stock, searching the upcoming product for customers' needs and demands,
- f). Maintaining good relationship with the vendors etc.

6). Marketing Officer (April 1, 2008 - June 7, 2009) at J.K. Sales & Distribution

Job Location: H#5, R#7, Nikunja-2, Khilkhet, Dhaka,

Department: Vending

Key Responsibilities:

- a). To offer the BGMEA members & Corporate office about the contractual offer letter and the coffee vending machine.
- b). To contact and convince the middle to top level management about the machine to install.
- c). Sometimes visited to create new outlet and existing outlets of others also.
- d). I was instructed to handle the order from the various outlets and to perform the few managerial activities.
- e). Every day, I had to input data to represent comments of the visiting persons and their intention.

Specialization:

Fields of Specialization

Business Development

Relationship Marketing

Description

1. Ability to handle efficiently all types of Customers
2. Dealing with superior services
3. Influence customers for organizational Products correctly

Computer Literacy:

- 1). Basic knowledge of Computer, 2). MS Office (MS Word, MS Excel, MS Access, MS-PowerPoint), 3). Graphical software (Adobe Photoshop, Adobe Illustrator) 5). Internet, E-mail, 6). Hardware Troubleshooting, Software related task

Academic Qualification:

Exam Title	Concentration/Major	Institute	Result	Passing Year	Duration	Achievement
Masters of Business Administration (MBA)	Accounting & Finance	Institute of Business Administration, University of Rajshahi	CGPA:3.2 Out of 4	2015	2 Years	-
Bachelor of Business Administration (BBA)	Finance	Asian University of Bangladesh, Dhaka	CGPA:3.27 Out of 4	2008	4 years (2004-2008)	I was given scholarship award for two times.
Higher Secondary Certificate	Science	New Govt. Degree College, Rajshahi	1 st Division	2001	-	-
School Secondary Certificate	Science	Govt. Laboratory High School, Rajshahi	1 st Division	1999	-	-

Training Summary:

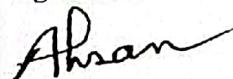
Training Title	Topic	Institute	Country	Location	Year	Duration
SBS-2 & SBS-3	Statistically data Reporting based on SBS-2 and SBS-3	Bangladesh Bank, Rajshahi	Bangladesh	Rajshahi	2019	3 Days
Money and Banking Data Reporting	Money and Banking Data Reporting	Bangladesh Bank, Rajshahi	Bangladesh	Rajshahi	2018	3 Days
Anti-Money Laundering & Combating Financing of terrorism for Officials of Financial Institutions	Anti-Money Laundering & Combating Financing of terrorism for Officials of Financial Institutions	IDLC Rajshahi Branch	Bangladesh	Rajshahi	2017	1 Day
Anti-Money Laundering & Detection of Mutilated, Forge Notes	Anti-Money Laundering & Detection of Mutilated, Forge Notes	Bangladesh Bank, Rajshahi	Bangladesh	Rajshahi	2015	1 day
City Manarah Islamic Banking	City Manarah Islamic Banking	The City Bank Ltd.	Bangladesh	Bogra	2014	1 Day
Anti-Money Laundering	Anti-Money Laundering	The City bank Ltd.	Bangladesh	Dhaka	2014	1 Day
Performance Management Process	Performance Management Process	The City Bank Ltd.	Bangladesh	Dhaka	2013	1 Day
Orientation program	Orientation program on Core Banking Software Module Training	The City Bank Ltd.	Bangladesh	Dhaka	2013	3 Days
E-commerce Trading	Performance & Failure of EC-trading In Bangladesh	Server Supply.com, Inc.	Bangladesh	Dhaka	2012	1 Day

Personal Details :

Father's Name	Late A. K. Alauddin Ahmed
Mother's Name	Rafia Khanm
Date of Birth	October 15, 1984
Gender	Male
Marital Status	Married
Nationality	Bangladeshi
National Id No.	1451477028
Religion	Islam
Permanent Address	H - 171, Seroil, Ghoramara, Boalia, Rajshahi - 6100
Current Location	Rajshahi

Reference (s):

	Reference: 01	Reference: 02
Name	Monotosh Chandra Ghosh	Syed Shakib Hasan
Organization	IPDC Finance Limited	Eskayef Pharmaceuticals Ltd.
Designation	Senior Manager and BM	Sr. Regional Sales Manager
Address	Amicus Center (2nd Floor), 416-417, Sherpur Road, Bogra Sadar, Bogra	Transcom Distribution Company Ltd, H#156/1, Kadirganj, Rajshahi
Phone (Off.)	02589903810, 02589903136	
Phone (Res.)		+8801729073237
Mobile	+8801730703640	shakib.hasan@skf.transcombd.com
E-Mail	monotosh.ghosh@ipdcdb.com	
Relation	Ex-Supervisor	Friend

Signature:**Md. Ahsan Rafiul Monayem**