

S M KAMRUL ISLAM

Address: 645/A 'Chayanir' Arakan H/S Badurtala, Chittagong, Panchlaish, Chattogram
Cell: 01770004300

e-mail: smquamrulislam.ripon@gmail.com



Career Objective:

Acquire a progressive and challenging position in a dynamic organization step by step, where I can expand my knowledge, skills and capabilities in view of contributing more towards achieving the prime objective of the organization.

Special Qualification:

ACCA Knowledge level

Employment History:

1. Executive (April 1, 2021 - Continuing)

IPDC Finance Ltd.

Company Location: Hosna Center, Gulshan Avenue, Dhaka

Department: Retail Credit

Duties/Responsibilities:

- Ensure all retail loan and security documentation are perfect and enforceable as per credit sanction terms.
- Pay on sight physical visit to the proposed client premise of all retail loan products.
- Conduct assets security inspection and valuation of home/affordable home loans.
- Identify risk associated with the proposed proposal of all retail loan.
- Analyze financial condition, solvency, character, credit worthiness of the proposed client and/or the business.
- Prepare and submit a brief report based on qualitative and quantitative data about the proposed client to the superior authority.
- Prepare Credit Appraisal and submit the Appraisal to the management for further approval process.
- Prepare sanction letters for borrowers.
- Monitor and ensure timely loan repayment, collect financial statements and other necessary documents from time to time.
- Ensuring timely review and renewal of the portfolio (if require).
- Prepare presentation regarding various credit & resource development related activities for internal training programs.
- Grooming up the newly recruited credit officer/s along with relationship officers appointed under my attachment with company's Product Policy Guideline (PPG), working procedure of Retail Products, credit visit strategies, Credit Appraisal preparation etc.
- Perform some additional tasks on command from the superior authority.

2. Assistant Executive (November 1, 2017 - March 31, 2021)

IPDC Finance Ltd.

Company Location: Hosna Center, Gulshan Avenue, Dhaka

Department: Retail Credit

Duties/Responsibilities:

- Ensure all retail loan and security documentation are perfect and enforceable as per credit sanction terms.
- Pay on sight physical visit to the proposed client premise.
- Conduct assets security inspection and valuation.
- Identify risk associated with the proposed proposal.
- Analyze financial condition, solvency, character, credit worthiness of the proposed client and/or the business.

- Prepare and submit a brief report based on qualitative and quantitative data about the proposed client to the superior authority.
- Prepare Credit Appraisal and submit the Appraisal to the management for further approval process.
- Ensuring timely review and renewal of the portfolio (if require).
- Perform some additional tasks on command from the superior authority

3. **Assistant Relationship Officer (October 26, 2016 - October 26, 2017)**

Bank Asia Limited

Company Location: Topkhana Road, Dhaka

Department: Agent Banking

Duties/Responsibilities:

SME Loan under agent banking, Preparation of credit proposal, Operation Procedure and compliance, CSME Customer selection process, Proposal process.

Academic Qualification:

Exam Title	Concentration / Major	Institute	Result	Pas.Year
Master of Business Administration (MBA)	Management	National University	CGPA:2.5 out of 4	2016
Bachelor of Business Studies (BBS)	Management	National University	Second Class	2014
HSC	Business Studies	Govt. Commerce College, Chittagong.	CGPA:4.2 out of 5	2007
SSC	Business Studies	Chittagong Govt. High School, Chittagong	CGPA:4.69 out of 5	2005

Training Summary:

Training Title	Topic	Institute	Country	Location	Year	Duration
Legal Documentation	Land & legal Documentation	IPDC Finance Ltd.	Bangladesh	Gulshan, Dhaka	2020	3 Days
Learning on AML and CFT	AML and CFT Guideline, Acts, Policies, Prevention, etc	Bangladesh Bank	Bangladesh	Dhaka	2020	1 Day
Preparing Credit Appraisal	Credit memo, Client credit Worthiness, and other topics related to CRM.	IPDC Finance LTD	Bangladesh	Head Office, Gulshan, Dhaka	2019	4 Days.
Credit Analysis (Regular Process)	Credit Assessment Process, Memo Presentation, Analysis	IPDC Finance Limited	Bangladesh	Head Office, Gulshan, Dhaka	2019	05 Days
AML & CFT	AML & CFT	Sudoksho.com	Bangladesh	Online	2018	3 Months
Credit Analysis on Mortgage Finance	AML & CFT, Mortgage Financing, Science of Relationship Selling, Negotiation & Communication Skill, Creating Extraordinary Customer Experience.	IPDC Finance Ltd, Sapien.	Bangladesh	Dhaka	2017	1 Month
Agent Banking	MSME, Consumer Finance, Foreign	Bank Asia Ltd.	Bangladesh	Dhaka	2016	5

	Remittance, Banking Service, HRM, Anti money Laundering, Business Development Ect.					
Preparation of credit proposal, Operation Procedure and compliance	CSME Customer selection process, Proposal processing, CSME LA preparation and documentation, CSME Loan Recovery Procedure & Technique, Consumer Product Introduction, CSME selling & Marketing Technique, ICT.	Bank Asia Agent Banking Division	Bangladesh	Agent Banking Training Center, Dhaka	2016	3 Days

Language Proficiency:

Language	Reading	Writing	Speaking
Bangla	High	High	High
English	High	Medium	High

Personal Details:

Father's Name : A K M Nazrul Islam
 Mother's Name : Shamima Islam
 Date of Birth : December 31, 1990
 Gender : Male
 Marital Status : Single
 Nationality : Bangladeshi
 National Id No. : 19901595708000395
 Religion : Islam
 Permanent Address : 645/A 'Chayanir' Arakan H/S Badurtala, Chittagong, Panchlaish, Chattogram
 Current Location : Chattogram

Reference (s):

Name : Jahed Iqbal
 Organization : Dhaka Bank Ltd
 Designation : EVP & Manager
 Address : Dhaka Bank Ltd Agrabad Branch
 Chittagong
 Phone (Off.) : 01787692887
 E-Mail : zahed.iqbal@dhakabank.com.bd
 Relation : Relative