

Curriculum Vitae

MOHAMMAD ABDUL AWAL, CFA

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Career Objective

To disseminate my earned knowledge, experience and skills in the professional sphere towards a meaningful goal and in turn take the learning and experience for fulfilling the personal and organizational objectives.

Profile

- I am a Chartered Financial Analyst (CFA) working in Bangladesh and an MBA graduate from (IBA), University of Dhaka and a BBA graduate from Faculty of Business Studies, University of Dhaka with a major in Finance. I am currently working at a state-owned bank here in Bangladesh.
- Being in banking career, I have worked in a number of wings like commercial banking, corporate relationship management, credit risk management, financial analysis, product development, consumer finance and SME finance.
- I have more than 9 years of experience in banking arena. My experience includes managing credit portfolio of SME and large clients and lending them after conducting qualitative and quantitative analysis.
- I have experience in underwriting credit line proposals, financial forecasting, project viability analysis, debt restructuring, debt rescheduling, debt repayment monitoring, early warning and reporting.

Work Experiences

Assistant Manager, BASIC Bank Limited, Karwan Bazar Branch, Dhaka, Bangladesh (07.05.2012-17.11.2015)

- Attachment in various segments of the banks such as Cash, Clearing, General Banking, Credit operation, Credit administration and Foreign exchange as per HR policy.
- After the completion of probation period, I was placed in Credit Department with following responsibilities:

- Process credit proposals of corporate clients and structure credit limit in line with client's requirement & central bank's credit policy and circulars.
- Prepare Credit Risk Grading (CRG) score sheet, Financial Spread sheet and Ratio analysis while preparing credit line proposals.
- Prepare Loan Documentation Checklist (LDCL) before disbursing the sanctioned credit limit.
- Monitor the expiry dates of credit limit and repayment of term loans, send reminder for submitting required papers for the renewal of credit limit.
- Prepare monthly and quarterly statements for onward submission to Head Office and Bangladesh Bank.

Assistant Manager, BASIC Bank Limited, Research & Development, Head Office, Dhaka, Bangladesh (18.11.2015-31.07.2016)

- Prepare Board Memo regarding the annual budget and place it before the Board of Directors of the Bank.
- Conduct market analysis for developing new deposit and loan products for the bank.
- Set deposit, advance, profit, export, import and recovery target for all the branches
- Prepare necessary documents and conduct Annual Manager's conference.

Deputy Manager, BASIC Bank Limited, Agrabad Branch, Chattogram, Bangladesh (01.08.2016-Present)

- Acquire business and provide different services to a number of corporate clients across a wide range of credit products and services.
- Manage and maintain current business relationships and look for new accounts for the fulfillment of business target.
- Process credit proposals of corporate clients and structure credit limit in line with client's requirement & central bank's credit policy and circulars.
- Prepare rescheduling and restructuring proposals of various problem-hit clients.
- Prepare ICRRS (Internal Credit Risk Rating System), Financial Spread sheet, Ratio analysis while preparing credit line proposals.
- Conduct regular visit to client's office and factory premises and prepare visit report.
- Prepare monthly and quarterly statements for onward submission to Head Office and Bangladesh Bank.
- Prepare correspondence letters to client on a regular basis.
- Work collaboratively with Branch Manager and Relationship Manager to provide well-designed solution to meet client's needs.

Academic Credentials

2016

MBA

CGPA- 3.25 out of 4.00

Major- Finance

Institute of Business Administration (IBA)

University of Dhaka

2010

BBA

CGPA- 3.69 out of 4.00

Major- Finance

Department of Finance

Faculty of Business Studies

University of Dhaka

2005

H.S.C.

Ispahani Public School & College

GPA- 5.00 out of 5.00

Business Studies

Chittagong Board, Chattogram

2003

S.S.C.

Chittagong Municipal model High School

GPA- 4.75 (Without 4th Subject)

Business Studies

Chittagong Board, Chattogram

Professional Proficiency

Earned CFA charter clearing all three levels on first attempt.

Achievements

- Board Scholarship from Chittagong Board in 2003
- Board Scholarship from Chittagong Board in 2005

Training Summary

- “Credit Appraisal and Management” conducted by BIBM (Bangladesh Institute of Bank Management)
- “Loan Classification, Provisioning and Loan Rescheduling” conducted by Bangladesh Bank
- “Anti-Money Laundering and preventing terrorist financing” conducted by BBTI (BASIC Bank Training Institute)
- “Credit Risk Management” conducted by BBTI (BASIC Bank Training Institute)

- “Financial Statement Analysis” conducted by BBTI (BASIC Bank Training Institute)
- “Document Management System” conducted by BBTI (BASIC Bank Training Institute)

Personal Competencies

-Personal skills

- Communicative and friendly with interpersonal skills.
- Ability to contribute more as a member of growing team.
- Ability to cope up with the frequently changing environment.

-Other skills

- Comfortable in presentation (audience based)
- Capable in business analysis and solving business cases.
- Continuous research of the market trend
- Critical analysis of data provided by the client

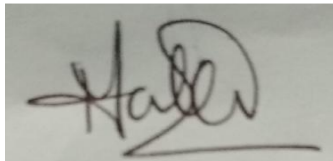
Personal Details

Full Name : Mohammad Abdul Awal
 Father's Name : Mohammad Abdul Azim
 Mother's Name : Farida Akhter
 Gender : Male
 Date of Birth : January 18, 1989
 Language : Bengali & English
 Religious View : Islam
 Marital Status : Married
 Nationality : Bangladeshi
 Permanent Address : 24, North Nalapara, Chattogram

References

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 Mohammad Abdul Awal, CFA