

Hasnat Saifullah

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Career Objective

Seeking a mid-level position to leverage my 6.5 years of experiences in credit analysis, financial reporting & compliance for robust analytical insights & contribution to financial performance.

Career Summary

Highly analytical and results-oriented professional with progressive experience in the NBFIs sector, specializing in Credit Operations, Loan Documentations and Internal Control & Compliance. Proven expertise in comprehensive financial statement analysis, credit risk assessment (including CRG & CIB analysis), regulatory compliance (including ISS reporting and Compliance replay to Bangladesh Bank). Proficient in advanced Excel functionalities like Lookup Functions, Pivot Tables and Data Visualization with Power BI and Google Lookers Studio.

Special Qualification

Financial Statement Analysis, Credit Analysis, Risk Management, Regulatory Compliance (BB), Internal Control, ISS Reporting, Advanced Excel (Pivot/XLOOKUP/VLOOKUP), Fin Ultim, Data Visualization and Interpretation with Power BI/Google Lookers Studio, Data Driven Calculated Decision Making, Problem Solving, Report Writing.

Professional Experience

Senior Officer – Internal Control and Compliance Department & Credit Administration Department

Bay Leasing & Investment Limited, Head Office | June 2024 – Present

- Conduct detailed internal audits across departments and branches, identifying control weaknesses and recommending improvements to enhance compliance and operational efficiency.
- Prepare and submit accurate and timely Integrated Supervision System (ISS) reports to the Bangladesh Bank, ensuring adherence to regulatory reporting requirements.
- Update the Internal Control and Compliance (ICC) plan periodically based on thorough risk assessment and organizational changes, strengthening the internal control framework.
- Monitor and interpret Bangladesh Bank circulars and regulatory directives, ensuring timely implementation and compliance across relevant business units.
- Verify compliance of loan agreements and related documentation with internal policies and regulatory requirements, mitigating operational and compliance risks.
- Obtained and verified CIB (Credit Information Bureau) information for all new loan applications, coordinating with the IT department to ensure the accurate and timely updating of CIB status within the system.
- Compiled essential documentation, including financial statements and sanction letters, and formulated comprehensive responses to observations arising from Bangladesh Bank's large loan inspections.
- Monitored and maintained real-time status updates for the top 10 defaulting loan accounts, meticulously tracking payments, legal proceedings, and any improvements in recovery efforts.
- Managed and updated records for all write-off loan accounts, diligently tracking recovery payments, ongoing legal suits, and noting any progress or improvements in the recovery process.
- Oversee loan disbursement processes and monitor post-disbursement fund utilization, ensuring adherence to sanction terms.
- Monitor loan portfolio performance through periodic reviews and analysis, maintaining accurate records, and identifying potential risks.
- Ensure accurate and compliant credit documentation for all loan types, including effective collateral management.
- Liaise with internal teams and coordinate with regulatory bodies to ensure seamless compliance with Bangladesh Bank directives.

Officer – Branch Operations

Bay Leasing & Investment Limited, Bangla Motor Branch | October 2020 – May 2024

- Managed operational tasks for a comprehensive loan and deposit portfolio valued at approximately BDT 60 Crores, gaining in-depth exposure to diverse banking products.
- Conducted comprehensive credit assessments by analyzing audited financial statements, bank statements, calculating CRG scores, assessing net worth (company and directors), and performing CIB analysis to evaluate client creditworthiness and associated risks.
- Authored and prepared detailed initial credit/board memos, Sanction Letters, Synopses, and other necessary proceedings for loan files based on thorough financial and risk analysis.
- Evaluated survey and valuation reports, and legal opinions to determine collateral adequacy and legal feasibility for loan proposals.
- Coordinated with internal teams and external parties (e.g., sub-register office) to ensure accurate and complete property documentation (mutation records, khatians, etc.) required for loan security.
- Engaged with overdue clients to consult on payment plans and facilitate smooth repayment operations, contributing to portfolio health.

Probationary Officer – Liability Marketing Department

Bay Leasing & Investment Limited, Bangla Motor Branch | June 2019 – August 2020

- Contributed to branch business growth by actively marketing liability products, establishing new client relationships, and increasing the branch's deposit base within the banking framework.

Junior Executive – Retail Sales & Digital Marketing

Electra International Ltd. | April 2019 – June 2019

- Analyzed previous sales performance data across 56 showrooms and provided sales target estimations to department management.
- Prepared daily sales reports tracking showroom performance against targets.
- Managed inventory records for ~50 products and coordinated with the warehouse/service center for stock management and product issues.
- Handled the Daraz BD platform for product sales, successfully achieving over Tk.7.00 Lac in product sales.
- Maintained the company website and official social media pages, engaging with customers and posting promotional content.

Intern – Digital Marketing Department

Electra International Ltd. | January 2019 – April 2019

- Assisted with website maintenance, social media engagement, and customer communication.

Education

Master of Business Administration (M.B.A)

Institution	East West University
Major	Operation Management
C.G.P. A	3.33 out of 4.00
Year of Passing	Summer 2021

Bachelor of Business Administration (B.B.A)

Institution	East West University
Major	Marketing
C.G.P. A	2.96 out of 4.00
Year of Passing	Spring 2019

Higher Secondary Certificate (H.S.C)

Institution	Ispahani Public School & College
Group	Business Studies
G.P.A.	5.00 out of 5.00
Year of Passing	2014
Board	Cumilla

Secondary School Certificate (S.S.C)

Institution	Ispahani Public School & College
Group	Business Studies
G.P.A.	4.88 out of 5.00
Year of Passing	2012
Board	Cumilla

Key Skills

- In depth knowledge of effective Credit Administration's documentation process.
- Internal Audit procedures maintaining compliance with Bangladesh Bank guidelines.
- Bangladesh Bank Reporting and documentation skills.
- Proficiency in Microsoft Word, Excel, and PowerPoint; typing speed: 49 WPM (English & Bangla)
- Data Visualization with Microsoft Power BI and Google Looker Studio
- Experience in digital marketing, graphic design, and video editing
- Effective communication skills in English, Bengali, and Hindi
- Strong analytical and strategic planning abilities

Training & Certifications

Banking Professional Examination (JAIBB) | Institute of Bankers, Bangladesh (IBB) | October 2025

Key Learnings: 1. Laws and Practice of Banking, 2. Monetary & Financial System, 3. Ethics in Banking, 4. Organizational Management, 5. Principal of Economics, 6. Governance in Financial Institutions.

Internal Control and Compliance of Finance Companies | Bangladesh Leasing and Finance Companies Association (BLFCA), September 23, 2025

Key Learnings: 1. Internal Audit, 2. Compliance Best Practices, 3. Regulatory Framework, 4. Risk Management,

Regulatory Reporting for Finance Companies | Bangladesh Leasing and Finance Companies Association (BLFCA), June 17, 2025

Key Learnings: 1. The structural framework of the Integrated Supervision System (ISS) reporting 2. Reporting perspectives from both the Head Office and the Branch levels 3. Practical challenges and best practices in aligning with Bangladesh Bank's regulatory expectations 4. Importance of accuracy, compliance, and timeliness in regulatory submissions

Project Appraisal and Credit Management in NBFIs | Bangladesh Institute of Bank Management (BIBM), July 02, 2024 to July 11, 2025

Key Learnings: 1. In-depth Understanding of Project Appraisal 2. Credit Risk Management Techniques 3. Regulatory Framework and Compliance 4. Financial Analysis and Projections 5. Project Financing and Structuring 6. Risk Management in NBFIs

SEO Expert Digital Marketer | Creative It Institute | October 17, 2018 to January 17, 2019

Key learnings: Digital Marketing focusing on Search engine optimization in both on page off page.

Personal Information

Father's Name	:	Hasanuzzaman Md Ali Kabir
Mother's Name	:	Shamsun Nahar
Date & Place of Birth	:	22 nd July 1997, Cumilla
Religion	:	Islam
Marital Status	:	Married
Height	:	6 feet 0 inches
Blood Group	:	B (-) ve
National ID. NO	:	957 756 1005
Present & Permanent Address	:	Lake City Concord, Korobi Building House: 10-SB/2 Khilkhet, Namapara, Dhaka 1229

References

AHMS Akhter**(Project Director Dhaka Elevated Expressway PPP Project)**

Ministry of Road Transport and Bridges Authority Bridge Division

Bangladesh Bridge Authority Setu Bhaban, Banani, Dhaka-1212

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Relation: Uncle Paternal side

I do now declare that the information given above is true to my knowledge.

Sincerely Yours



(Hasnat Saifullah)

Mohammad Rashedul Islam**(Senior Vice President)**

Bay Leasing & Investment Ltd.

Principal Branch

Head of Branch and MD(CC)

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Relation: Official