



Resume of Md. Rezaul Karim

Mailing Address:

**63 Lake circuse, Pantho Nebish-1
Kalabagan, Dhaka-1205
Bangladesh**

Mobile: 8801710955800

CAREER OBJECTIVE:

Looking for a suitable position in the Field of Information Technology, Banking, Marketing, IT Outsourcing etc., preferably in Commercial Bank/Financial Institute to make use of the academic knowledge, technical know-how and banking experience for more than **15 years**; on a mutually rewarding basis.

ACADEMIC CAREER:

Commonwealth Executive Masters of Business Administration (CEMBA)
Bangladesh Open University
Year: 2013

Masters of Statistic
University of Dhaka Year: 1981-1984 (passing out-1986)
L.L.B (passing out 2016)

Income Tax Practitioner (ITP) of National Board of Revenue of Bangladesh
Membership No.R00717

Professional Diploma in Computer Studies

International Diploma in Computer Studies

NCC Education Service (UK)
Year: 1997-1998 (passing out-1998)

Computer Course & Training:

60 days course on “ RDBMS and Oracle 8i concept conducted by The Engineers council of Information Technology(ECIT)

60 days course on “Oracle Database Administration” conducted by The Engineers council of Information Technology(ECIT).

17 days course on Computer Programming –Visual Basic Conducted by The Bangladesh Institute of Bank Management.

Computer Literacy:

Developing ASP, NET MVC5 Web Applications (From:-New Horizons Computer Learning Centers)

Database software

Oracle 8, Oracle 8i, Oracle 9i & Ms Access: RDBMS Concept Database Design, Table creation, From Design, Reporting, Queries, SQL, Advance SQL, PLSQL.

Computer Languages:

Application Software:

Graphical Software:

Database Interface Design Software:

Utility & Others Software:

Visual Basic, PHP, HTML

MS Word, MS Excel, MS Access

MS PowerPoint.

Oracle Developer

Seagate Crystal Report

Part time Job

I had been servicing in Spectrum Engineering Consortium Ltd. As a part time Asstt. System Analyst since July 1994 to October 10,1999; I performed the task of System designing and analyzing, Coding, Hardware Assembling & programming.

PROFESIONAL CAREER:**January 23, 2001 to January 13, 2003:****Dutch-Bangla Bank Limited (DBBL)**

Joined as an Officer (IT) on January 23, 2001.

Maintenance of Hardwares and troubleshooting of softwares.

Designed a robust “Store Management Software Database”for Bank(Oracle Based)

Designed a robust “Store Management Software Database” for the Bank(Oracle Based)

January 14, 2003 to February 22, 2010:**In-charge of accounts & Branch IT Department.****DESCRIPTION OF DUTIES**

-
- ✓ Taking care of the ‘Statement of Affairs ‘of the Branch.
 - ✓ Preparing the Daily Position Statement
 - ✓ Preparing all sorts of reports and statements, starting from daily, weekly, monthly and Quarterly,
 - ✓ Half-yearly to annually, for use in the Branch, Head office as well as for onward submission to the central Bank.
 - ✓ Preparing the Annual Budget for the Branch as per Head Office rules & regulation, and considering all economical factors.
 - ✓ Calculation for provision of expenditure & monthly depreciation of fixed assets.
 - ✓ Preparing salary sheets, salary vouchers and disbursing the employees’ accounts.
 - ✓ Maintenance of the banking software and Branch Server .rdware maintenance.
 - ✓ Provide support to the branch network.
 - ✓ ATM fund management.
-

Worked in General Banking**DESCRIPTION OF DUTIES**

-
- ✓ Account opening, issuing cheque books to the customers, transferring money from client’s One accounts to another.
 - ✓ Issuance & Redemption of Fixed Deposit Receipt (FDR), Pay order & Demand Draft.
 - ✓ One of the my responsibilities was to take care of the smooth functioning of the outward clearing and inward clearing of cheques.
 - ✓ I supervised the works relating to issuing Demand Draft(DD),Payment Order,etc.,I monitored
 - ✓ And supervised the overall activities of the General Banking Department.
-

Worked in Foreign Trade Department (Local Export only)**DESCRIPTION OF DUTIES**

-
- ✓ Preparation of specific/limit LDBP proposal.
 - ✓ Scrutiny of Export documents and forwarding of the same to the issuing Bank and ensure timely realization of the proceeds.
 - ✓ Signature verification of the Acceptance letter.
 - ✓ Negotiation (Purchase/discount) and liquidation of local export bills both in local and foreign currency.
 - ✓ Monitoring and follow up of overdue of Local export bills payments.
 - ✓ Realize the proceeds of the export bills & adjust the Loans (if any)
 - ✓ Payment of Foreign remittance that comes through Western Union-Money Transfer & UAE Exchange (X-press Money) & Others
 - ✓ **Reporting**
-
- SBS-1,SBS-2,SBS-3,CL,CIB,DBI,Year End Report,Statement,Quarterly Operations Report (QOR), Quarterly report on the fraud & forgeries,
-

In-charge of Credit Department**DESCRIPTION OF DUTIES**

-
- ✓ Authorization of all Credit deals/transactions up to the authorized limit
 - ✓ Preparing Loan proposals
 - ✓ Analyze the financials of the client to assess the requirement of fund.
 - ✓ Analyze the risk associated with that finance.
 - ✓ Complete the documentation formalities for the sanctioned Loans & Advances.
 - ✓ Different correspondence in regard to Loans & Advances.
 - ✓ Providing sanction advice to clients.
 - ✓ Request letter to adjust the overdue loans and advances and maintain the outstanding of the solicited clients within their permissible limit.
-

February 23, 2010 to September 13,2013

Rank & Assignment **Assistant Vice President & Operation Manager**
Place of Posting **DBBL, Savar Bazar Branch, Savar, Dhaka-1340**

September 13,2013 to October 13,2017

Rank & Assignment **First Assistant Vice President & Manager**
Place of Posting **First Security Islami Bank Ltd, Zirabo Branch, Asualia, Dhaka**

As a manager I try on my best for manage all customer very carefully & Promoting and marketing the branch and its products. Meeting with customers and resolving any problems or complaints. Ensuring there's a high level of customer service. Monitoring sales targets. Reporting to Head Office. Develop strategies and operational logistics for the bank's huge success. Lead, guide and direct banking operations through bank managerial duties, to build good relationships with customers and other financial institutions, to develop and promote attractive products and services to customers. Lead and guide banking staff in their day to day operations and tasks. Ensure that bank records and statements are properly handled and maintained. Create and develop various databases relating to banking operations. Prepare annual operational and expenditure budgets for the bank. Ensure daily reconciliation of banking records to match cash transactions of the day. Ensure the highest degree of banking services to customers. Develop strategies and operational logistics for the bank's huge success. Lead, guide and direct banking operations through bank managerial duties. Build good relationships with customers and other financial institutions. Develop and promote attractive products and services to customers. Lead and guide banking staff in their day to day operations and tasks. Ensure that bank records and statements are properly handled and maintained. Create and develop various databases relating to banking operations. Prepare annual operational and expenditure budgets for the bank. Ensure daily reconciliation of banking records to match cash transactions of the day. Ensure the highest degree of banking services to customers.

ACHIEVEMENTS:

Among many notable achievements in my career as a Branch Manager, the following are stated in brief:

- ✓ While serving as branch Manager earned good reputation in the market.
- ✓ Branch to fulfill all Targets (Deposit target, Account Opening target, Investment target, Cost of fund & profit target) one in the year 2013 and 2015 respectively.
- ✓ Particularly to mention is that: before joining as FAVP & Manager of First Security Islami Bank Ltd. Zirabo Branch, financial position of the branch was "Deposit: Tk. 41.53 crore, Investment: Tk. 2.60 crore, A/C-4951" as of September 14, 2013 which under my leadership and vigorous attempt now turns to have a financial position of "Demand Deposit-Tk. 8.87 crore, Savings Deposit- Tk. 22.82 crore, Total Deposit: Tk.102.27 crore, Investment Tk. 8.04 crore, A/C- 12447 as of October 09, 2016.

PROFESSIONAL AWARD:**General Training & Workshop**

- ✓ 3(Three) weeks foundation course on overall banking at Dutch-Bangla Bank Ltd. Training Centre, Dhaka. In that foundation course.
- ✓ 3 (Three)days Course on "Money and Banking Data Reporting" conducted by The Bangladesh Bank Training Academy.
- ✓ 1(One) day workshop on "Marketing of Financial Services and Relationship Bankings" Conducted by The Bangladesh Institute of Bank Management.
- ✓ 1(One) day workshop on "Money Laundering Prevention Act-2009 Anti Terrorism Act 2009" Conducted by Training Wing, Dutch Bangla Bank Ltd.

Assignment with previous employers: **Name of the previous employer : BIRPERHT**
(October 1987 to January 22, 2001)

Assistant Coordinator

- ✓ Maintenance of integrated financial system involving transaction of funds from multiple donors.
- ✓ Preparation of yearly budget for the organization.
- ✓ Preparation of financial report for the Donor Organization.
- ✓ Maintenance of Audit & Prepare Audit Report.
- ✓ Designed & Maintenance of Computerized accounts System for the organization

ACADEMIC QUALIFICATION:

- ✓ Passed LLB Part-1 from Dhanmondi Law Collage, National University, and Dhaka in the L.L.B year of 2016.
- ✓ Passed Commonwealth Executive Masters of Business Administration (CEMBA) from Bangladesh Open University, Dhaka, in the year 2013, obtaining **CGPA 2.87 out of 4.**
- ✓ Passed Masters of Statistic from Dhaka University, in the year 1984(Passing out 1986), Obtaining **2nd class.**
- ✓ Passed Bachelor of Science from University of Rajshahi (Shah Sultan Govt.College) in the year 1981, obtaining 2nd **Division.**
- ✓ Passed Higher Secondary School Certificate (HSC) from Rajshahi Board (Sayid Ahmad College), in the year 1979 Obtaining **Pass Division.**
- ✓ Passed Secondary School Certificate (SSC) from Rajshahi Board (Bogra Zilla School), in the year 1973. Obtaining 1st Division

PROFESSIONAL DEGREE/ DIPLOMA

- ✓ Passed International Diploma in Computer Studies from “NCC Education Service (UK)” in year:1997-1998 (passing out-1998) Obtaining Credit.
-

Language Proficiency: Bengali & English.

I understand the Hindi language well.

Personal details:

Father : Late Mobeaz Uddin
Mother : Mrs.Roushan Ara Begum
Present Address : **63 Lake circuse,Pantho Nebish-1,Kalabagan,Dhaka-1205,Bangladesh**
Mobile: 8801710955800
Permanent Address : 236/2 Free School Street, Khatal Bagan, Dhaka-1205.
Home District : Bogra
Date of Birth : November 8, 1957
Nationality : Bangladeshi
Religion : Islam
Marital Status : Married

In addition to that I have the following capacities to:

- ✓ Communicate with Excellent Customer service
 - ✓ Be an excellent result oriented dynamic team player with strong analytical skill and aptitude.
 - ✓ Be a Self Starter, a Proactive, Positive and Pleasant Personality with strong attitude to work with challenging and ever demanding situations.
 - ✓ Have a great sense of urgency and go getter attitude.
 - ✓ Self-motivated, Hard working, dynamic and energetic.
-

I devoted more than 29 years of service in different organization as Project Coordinator, Technical Coordinator, gathered experience in project implementation and management of different project including education, Conducting Computer Training and Development, Management and administer of IT equipments, Network and Server, Software Development, Data Management, Program Development, computer hardware and software operation and maintenance as MIS Manager of CDS without Banking Services.

I, the undersigned, certify that, to the best of my knowledge and belief, these data correctly describes me. The above particulars about my qualifications and experience are true.

National ID: 7322659207

Declaration of Authenticity:

I do hereby declare that all information presented here are true to my knowledge. If required, and where applicable, this document can be supported by appropriate authentic certificates/papers.

Reference:

(1).Mr.Jamal Mohammed Abu Naser
Managing Director
National Life Insurance Co.Ltd
Mobile:01711830620

(2).Md. Abul Quashem
Director (Joint Secretary)
BD ENERGY REGULATORY COMMISSION
Ministry of Power, Energy and Mineral Resources
Government of the People's Republic of Bangladesh
Secretariat, Dhaka
Ph#01552324729



SIGNATURE:
(Md.Rezaul Karim)
E-mail: rkrumi1957@yahoo.com
Rkrumi08@gmail.com
Contact phone: Mobile 01710955800,
