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MD SAIFUR RAHAMAN

Address: HoNo: 27\9, 3rd Floor, West side, Road No:11 Kollayanpur,
Mirpur, Dhaka
Home Phone: 01711403219
Mobile : 01707113332
email:sajib_82@yahoo.com, sajb_82@hotmail.com



Career Objective:

To seek employment in a growth oriented organization to fully utilize my extensive knowledge and innovative skills, in support of the organization and, to enhance my career goals.

Career Summary:

I started my career as an executive in an AIRLINES company naming Bestairlines Ltd in year 2008 then i worked LankBangla Investments Ltd for more than One year and finally i joined Sonali Bank Ltd in the year of 2011.

Employment History:

Total Year of Experience : 7.3 Year(s)

1. **Officer (September 15, 2011 - July 31, 2017)**

Sonali Bank Ltd.

Company Location : Barisal Corporate and Ramna Corporate previously

Department: International Trade and Finance Department and GB

Duties/Responsibilities:

Role: Operation in charge (Export & Import)

Responsibilities:

- # Disbursement of foreign remittance through western union, xpress money, Transfast, IME and RMS plus to client within the shortest time possible.
 - # Processing of different kinds of Import and Export finance e.g. Pecking Credit, Loan against import merchandise, Loan against trust receipt, Forced Loan.
 - # Responsibility of checking of Export LC, Import and Back To Back LC opening for RMG, Textile industry in compliance all internal policy of Govt., Ministry of commerce and Bangladesh Bank Guideline.
 - # Responsibility of opening cash LC opening for Government of Bangladesh, and for various sectors such as RMG, Textiles industry, Steel Mills in compliance with Customs procedures and policy of Ministry of commerce, the ship breaking and recycling rules issued by the Ministry of Shipping.
 - # Acceptance/lodgement and retirement/payment of B 2 B LC under Export LC & Lodgement and retirement procedure of cash LC.
 - # Checking Confirmation (2nd Checking) of import documents & advising of discrepancies of acceptance to the remitting bank within 3 (Three) working days after receipt. Correspondence with remitting bank & with the borrowers.
 - # Checking of export documents of garments & Non Garments & negotiation as per banks rule & Bangladesh Banks guideline & correspondence.
 - # Passing of all vouchers relating to LC opening, advising and payment after proper verification.
 - # Sending of BTB L/C & PC limit proposal to HO at least one month prior of expiry.
 - # Sending of all statements to SB HO and other control offices.
 - # Checking of all application for opening /amendment of BTB L/C as per Banks rule & Bangladesh Banks guideline & signing of L/C amendment after approval of office note .
 - # Ensuring the authentication of issuance & of transfer of export Lc.
 - # Sending all sorts of statement timely reporting of IMP as per banks rule & Bangladesh Banks guideline .
 - # Maintenance of books registers balancing & timely sending of statement allotted on them.
 - # Making correspondence and submission reply of all Audit reports
 - # Preparation of all sorts of office note relating to L/C opening, L/C amendment, disbursement of P.C.
 - # Preparation of all statement timely reporting of IMP/EXP FET schedule of Export as per Banks rule & Bangladesh Banks guideline.
 - # Maintaining of circular and sending FBP + FBC documents and control over courier service and C & F agents
 - # Passing of all vouchers including liability, lodgment, retirement, commission /Charge etc after proper verification
 - # In case of Lim, delivery of import documents to the bank nominated C&F agent and confirmation of storage of goods into Lim Godown and supervision of storage until adjusted of Lim A/C.
 - # Sending Export documents within the day of purchase and also send the collection documents to the Exporters bank without delay. He will responsible for holding the export documents over night.
 - # Maintenance of maturity registers personally & making payment of import bills on maturity. He will also supervising the dispatch of local payment instrument (Pay order /DD etc) Which must be sent on the following date of issuance of instrument.
 - # Online EXP Issuing, Duplicate and Triplicate Reporting.
 - # Preparing and sending of ALCO statement, bill of Entry. IMP Statement
 - # Monthly CIB and quarterly CL reporting
 - # Working Experience in SBL in-house built Foreign Exchange Software.
 - # Keeping daily back up in the software of FEX
 - # Sound knowledge in operating SWIFT (inward and outward)
 - # Supervision of related factories at a regular basis.
- BANK GUARANTEE**
- Responsibilities:
01. Obtain formal application for Bank Guarantee.
 02. I) Obtain proforma of Bank Guarantee required.
 - II) Obtain the copy of agreement between the applicant and beneficiary.
 03. Prepare a credit report (F-182)
 04. Get a Current Account opened in applicant's name.
 05. Obtain margin: Margin varies from party to party depending on the credit worthiness and respectability of the party.
 - 06 Prepare necessary vouchers for margin:-
 - 07 Pass liability vouchers for the amount of Bank Guarantee
 - 08 Realisation of commission according to bank circular
 - 09 Insert the clause in B.G. Worded as under:-
 10. Maintain B.G. issued Register (B.125)
 11. Obtain collateral Securities where necessary on account of the Bank's liability for B.G. equitable / registered mortgage of immovable properties or any other tangible securities are acceptable.
 12. Carefully recording the expiry date of Bank Guarantee.
 13. Retain copies of B.G. Issued.
 14. Issue Reistered A/D letter to the beneficiary of the B.G. on date of expiry advising that the guarantee has expired and the guarantee bond be returned to the Bank within seven days from the date of letter and after which the entry will be removed from the Bank's record and no claim under this guarantee will be entertained. The acknowledgment should be properly recorded and securely kept at the branch.
 15. Reverse the liability entries, refund margin and return securities (if any) only after expiry of the notice period.
 16. Receive back the guarantee bond duly discharged by the beneficiary at the time of encashment and mark contra date of payment in BG. issued Register.
- Follow up and Recovery of Advances and Legal Action:

1. Ensuring that the loan amount is properly utilised for the purpose for which it given, loan amount should not be used for any other purpose.
 02. If necessary, borrower should be given proper guidance in using funds.
 03. Recording due date for deposit of installment and notified to the borrower well in time.
 04. Personal contact and tactful approach are very effective measures for the recovery of advances.
 05. Arrange to calculate and apply interest quarterly on daily product.
 06. Send statement, debit/credit advice (where necessary) to the borrower in time.
 07. Write down the due dates of submission of different loan statement returns.
 08. Send the statements / returns to Z.O. / H.O. in time.
 - 09 Any irregularity erroneously occurred should immediately be referred to Head Office through Zonal Office.
 - 10 If there is any short-fall of stocks, under lien to the Bank, regularizing the overdrawn amount by deposit of fresh stock or cash from the borrower
 - 11 Following up expiry date for insurance policy. Advised Borrower well in time to renew the policy, otherwise Bank will renew it by debiting his loan account under advice to him.
 - 12 Reporting the case to Head Office through Zonal Office with specific comments, If the turn over in the account is not satisfactory or installments are not deposited regularly,
 - 13 Well ahead of expiry of limit notifying the borrower for making suitable arrangements to repay the dues on or before the stipulated date.
 - 14 Make all out efforts to recover the Bank's dues in time i.e. within two months of expiry of limit by: ---
 - a) Issuing letters, reminders and Final Notice (Registered with A/D)
 - b) Keeping Personal contacts, tactful approach, influence of Guarantor if any, and other influential persons.
 15. a) When all efforts fail, that is the borrower does not come forward to repay the bank's dues send legal action proposal in prescribed form (in triplicate) complete in all respects to Head Office through Zonal Office.
 - b. Ascertaining that the borrower has got property movable/immovable which is sufficient to cover the Bank's dues before recommending the case for legal course of recovery.
 - c) Prayer for attachment of borrower's property during tendency of the suit before judgment & decree should be embodied in the plaints where necessary.
 15. On receipt of Head Office permission to file suit, advise the legal adviser to issue legal Notice (Registered with A/D) on the borrower and his guarantor to repay the dues within a particular period.
 16. If the borrower fails to repay Bank's dues within given period file suit against the borrower and his guarantor by our approved lawyer and enclose a copy of the plaint to Zonal Office and Head Office.
- STOP PAYMENT OF CHEQUES:** Receive the application from the account holder for stop payment of a certain cheque/cheques. Record particulars of stopped cheques in a stop cheque Register with date and time of receipt of letter. Record in red ink on ledger the particulars of stopped cheque. Paste a Stop label F.77 on ledger account. Below last transaction, write in pencil Stop at 2/3 places. These should be carried down as further postings are made. Enter particulars of stopped cheque in lists of stopped cheques with ledger keeper. Inform Head cashier, paying cashier and passing officials concerned.
01. OVER DRAFTS:
- a) Temporary O/D - It is allowed for a short period (for small amount) without any security and . previous sanction. For the present, TOD is prohibited.
 - b) Clean O/D. It is sanctioned without any security (some time guarantee of third party is to be . obtained), prohibited at the present .
 - c) Secured O/D. It is sanctioned against pledge of acceptable securities.

1. Obtain application for loan from proposed borrower in triplicate.
2. From Manager's personal inspection a credit report is to be prepared in triplicate. Issued letter to the Local Banks for their confidential opinion on the applicant. If there is a proposal of third party guarantee; obtain his letter of consent. If the party is good for the advance to be made and if the amount is within the Manager's discretionary power sanction the limit and send sanction letter with all terms and conditions to the party under advice to Z.O. & H.O. with one copy of each application, credit report and borrower's statement of stock (if necessary)
4. Executing necessary charges and other documents

2. **Executive (October 5, 2010 - September 14, 2011)**

Lankabangla Investments Ltd.

Company Location : Motijeeel
Department: Portfolio Operation

Duties/Responsibilities:

- # Account opening, maintaining and closing.
- # Extend Margin Loan and call to the clients.
- # Check receive and payment to clients .

3. **Officer (June 1, 2008 - October 30, 2008)**

Best Airlines

Company Location : Baridhara, Dhaka
Department: Administration

Duties/Responsibilities:

- Providing consultancy about the Package better suitable to the customer
- Answering Complex Customer Queries in Bangla, English and Hindi.
- Handling Difficult Customer
- Helping time management in collaboration with HRD.
- Correspondence with different organization
- Maintaining good external coordination

Academic Qualification:

Exam Title	Concentration/Major	Institute	Result	Pas.Year	Duration	Achievement
Masters of Arts	English	East West University	CGPA:3.63 out of 4	2010	01/9/2008-30/04/2010	-
BA(Honors)	English	University of Development Alternative	CGPA:3.75 out of 4	2007	2003-2007	Awarded certificate and gold medal by the President of Bangladesh as the highest CGPA holder .
HSC	Science	College Of Development Alternative	CGPA:3.3 out of 5	2003	2002-2003	-
SSC	science	Barisal Zilla School, Barisal	CGPA:3.13 out of 5	2002	2000-2001	-

Training Summary:

Training Title	Topic	Institute	Country	Location	Year	Duration
Export Import Through LC	UCPDC-600,ERC,IRC,LCAF,IMP,EXP	BDJOBS.COM	Bangladesh	Dhaka	2013	3 Days
Foundation course for newly appointed officers	GB,Loans & Advances,Core Risk Management,Foreign Exchange,E- banking	Sonali Bank Staff College	Bangladesh	Dhaka	2012	19 Days

Career and Application Information:

Looking For : Mid Level Job
Available For : Full Time
Expected Salary : Tk. 16,000
Preferred Job Category : Bank/Non-Bank Fin. Institution, NGO/Development
Preferred District : Anywhere in Bangladesh.
Preferred Organization : Banks
Types

Specialization:

Fields of Specialization	Description
<ul style="list-style-type: none">• Foreign Exchange• International Banking• Remittance• Risk Management	# Leading the whole operation team in process of computerization and successful completion of the process # Implementation of Sound knowledge of UCPDC-600, URR-725 , URC-522 and ISBP, Guideline for Foriegn Exchange Trasaction -2009, Export-Import policy and procedures in force in Bangladesh for precessing LC application

Extra Curricular Activities:

â€¢ Won prizes at different events in the annual sports competitions in school and college.
â€¢ Member of Nobin Sangha Club and participate in annual functions and sports arranged
by this club. â€¢ Participated in the arrangement of cultural programmes and in debate
competitions at university.

Language Proficiency:

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

Personal Details :

Father"s Name : Md Motiar Rahaman
Mother"s Name : Farida Rahman
Date of Birth : January 1, 1986
Gender : Male
Marital Status : Married
Nationality : Bangladeshi
Religion : Islam
Permanent Address : Kabiraj Bari,Kalushah Sarak , South Alekanda, Barisal Sadar, Barisal
Current Location : Dhaka

Reference (s):

	<u>Reference: 01</u>	<u>Reference: 02</u>
Name	Professor M. Mustafizur Rahman	MD. Shah Alam
Organization	University Of Development Alternative	University Of Development Alternative
Designation	Dean, Faculty of Arts,Social Science and LHR	Assistant Professor & Coordinator,Deptt of Eng
Address	17-13 Monipuri para,Sangsad Vaban Area, Tejgaon,Dhaka	
Phone (Off.)	:	
Phone (Res.)	:	
Mobile	: 01711023795	01670073641
EMail	:	
Relation	: Academic	Academic
