

Last Updated : **January 24, 2019**

## **MD. MUJIBUL ISLAM**

Address: Flat No.3, 3rd Floor, Ashraf Villa, East Girjapara,, Moulvibazar  
Sadar, MoulaviBazar  
Mobile : 01723682980  
email:mujibul.bd@gmail.com



### **Career Objective:**

To pursue a long-term successful career in a reputed commercial bank with opportunities for career growth & reward. To use my skills & experience in the best possible way to achieve bank`s goal effectively and efficiently.

### **Career Summary:**

My 7+ years of professional banking experience encompasses different aspects of General Banking (2+ years) & Credit Operation (5+ years) of Branch Banking which includes Account Opening, Clearing, Remittance, Business development, Processing loan proposal, Loan documentation, Monitoring & recovery. I am goal oriented and possess good communication & negotiation skill. As a result of my contribution, I was promoted to Officer in 2012 & Senior Officer in 2015.

### **Special Qualification:**

Adaptability, Tech Savvy, Optimistic, Hardworking ability, Team Worker.

### **Employment History:**

**Total Year of Experience : 7.3 Year(s)**

#### **1. Senior Officer (8/1/2015) ( September 1, 2018 - Continuing)**

##### **AB Bank Limited**

Company Location : Moulvibazar Branch

Department: Credit Relationship

##### **Duties/Responsibilities:**

- > Maintain good relationship with the clients & get in-depth knowledge of their business.
- > Marketing and Business Development.
- > Preparation of Credit Proposal & obtaining approval from competent authority.
- > Ensure maintenance of credit quality and timely review of customer`s accounts.
- > Regular customer visits and industry research.
- > Customer`s risk grading & risk rating.
- > Ensure timely receipt & review of customer`s financial statements. Assist customers to prepare financial statements (if required).
- > Setting up meetings of new clients with Relationship Manager for new sales opportunities.
- > CIB data input, review & update.
- > Stock inspection & obtaining stock report from clients on monthly basis.
- > Any other job assigned by Branch Manager from time to time.

#### **2. Officer (9/18/2012) - Senior Officer (8/1/2015) ( January 1, 2014 - August 31, 2018)**

**AB Bank Limited**

Company Location : Sreemongal Branch & Moulvibazar Branch

Department: Credit Administration & Management

**Duties/Responsibilities:**

- > Loan documentation.
- > Loan Disbursement & Monitoring.
- > Loan Recovery (Both Legal & Non-legal measure).
- > Issuance of document completion certificate & obtaining disbursement authority.
- > Ensure proper insurance of the security & collateral.
- > Monitoring Borrower's compliance with agreed terms & conditions, account performance & control over security documents.
- > Collateral inspection & valuation.
- > Submissions of different statements to Bangladesh Bank and to Head Office.
- > Ensure compliance with internal & external policies and regulatory requirements.
- > Safe custodian of security documents.

3. **Trainee Officer (9/18/2011) - Officer (9/18/2012) ( September 18, 2011 - December 31, 2013)**

**AB Bank Limited**

Company Location : Sreemongal Branch

Department: Account Open, Clearing & Remittance

**Duties/Responsibilities:**

- > Opening & closing of CASA Accounts, Deposit Schemes.
- > Review & update TP & KYC.
- > Address verification by utility bill or Thanks Letter.
- > Issuance of e-banking services like Debit Card, I-Banking, SMS Banking.
- > Dispute settlement related to e-banking services.
- > Cheque book management & delivery.
- > Clearing through BACH & through Local Clearing House.
- > Issuance, encashment & renewal of Term Deposits & Time Deposits.
- > Issuance & payment of Demand Draft & Pay Order.
- > Processing of LBC & OBC for collection of instruments outside clearing zone.
- > Internal Fund transfer/Cheque Transfer.
- > Inward Foreign Remittance payment & reporting.
- > POC (Point of Contact) for operation, maintenance & up gradation of Branch IT equipments including Branch Server.

**Academic Qualification:**

Exam Title	Concentration/Major	Institute	Result	Pas.Year	Duration	Achievement
Master of Business Administration (MBA)	Marketing	Sylhet International University, Sylhet	CGPA:3.64 out of 4	2012	2 years	-
Master of Arts (MA)	English	National University	Second Class	2008	1 year	-
Bachelor of Arts (BA)	English	National University	Second Class	2007	4 years	-
HSC	Science	Sylhet Board	First Division	2002	2 years	-
SSC	Science	Comilla Board	First Division	2000	10 years	Star Marks

**Training Summary:**

Training Title	Topic	Institute	Country	Location	Year	Duration
Banking Learning Module- Credit (Basic Level)	All aspects of Credit Operation of Commercial Banks	AB Bank Training Academy	Bangladesh	Dhaka.	2018	4 days
Induction Course on FBTI upgrade version 2.8.16	Operation of Non-funded loan facility through web based Trade Innovation (TI) software	AB Bank Training Academy	Bangladesh	Dhaka	2018	1 day
Credit Operation & Management	Loan documentation, Loan monitoring, Recovery	AB Bank Training Academy	Bangladesh	Dhaka	2017	4 days
Foundation Training	General Banking, Credit, Foreign Exchange, FIT, IT, Merchant Banking, HRM, etc.	AB Bank Training Academy	Bangladesh	Dhaka	2016	15 days
Advance Excel Training	Advance application of Microsoft Excel	Microsoft Bangladesh	Bangladesh	Dhaka	2015	1 day
Skill Development of SME Financing and Agriculture & Rural Credit	SME & Agricultural Credit & Micro Credit	AB Bank Training Academy	Bangladesh	Sylhet	2015	1 day
Credit Appraisal	Existing Practice of Credit Proposal, Analysis vs Required procedure.	AB Bank Training Academy	Bangladesh	Sylhet	2015	1 day
Loan Classification & Written of regularions, ISS & BB Returns	Classification of loan as per BB Guidelines, loan write off, ISS reporting & other BB returns.	AB Bank Training Academy	Bangladesh	Dhaka	2015	1 day
ICT Security & Awareness	IT policy, process & compliance. IT security & Cyber security.	AB Bank Training Academy	Bangladesh	Sylhet	2014	1 day
e-Government Procurement (e-GP)	e-tendering (registration, document fee, tender security, performance security, ect.)	AB Bank Training Academy	Bangladesh	Dhaka	2014	1 day
CIB Reporting	CIB Reporting & uploading	Bangladesh Bank Training Academy (BBTA)	Bangladesh	Sylhet	2014	1 day
Account Opening & Customer Service	Account Opening process and guidelines.	AB Bank Training Academy	Bangladesh	Dhaka	2012	1 Day
New Outward Clearing Solutions	Clearing of MICR Cheque Under BACH	AB Bank Training Academy	Bangladesh	Dhaka	2012	2 Days
User Traing Program on AML Software	Use of AML Software & So forth	AB Bank Training Academy	Bangladesh	Sylhet	2012	1 Day
Anti Money Laundering & Combating Finance of Terrorism	Money Laundering, Account Opening, Clearing, Collection.	AB Bank Trainig Academy	Bangladesh	Dhaka	2011	1 day

### **Professional Qualification:**

Certification	Institute	Location	From	To
Diplomaed Associates of The Institute of Bankers, Bangladesh (DAIBB)	Institute of Bankers Bangladesh, IBB	Dhaka	December 1, 2015	December 31, 2015
Junior Associates of The Institute of Bankers, Bangladesh (JAIBB)	Institute of Bankers Bangladesh, IBB	Dhaka	June 1, 2013	June 30, 2013
Advance Certificate In Computer Applications	National Youth Development & Training Center(NYDTC)	Sylhet	August 15, 2004	November 14, 2004

### **Career and Application Information:**

Looking For : Mid Level Job  
 Available For : Full Time  
 Present Salary : Tk. 50256  
 Expected Salary : Tk. 18,000  
 Preferred Job Category : Bank/Non-Bank Fin. Institution  
 Preferred District : MoulaviBazar, Sylhet  
 Preferred Organization : Banks  
 Types

### **Specialization:**

Fields of Specialization	Description
<ul style="list-style-type: none"> <li>• Business development</li> <li>• General Banking</li> <li>• Loan Documentation</li> <li>• Loan Recovery</li> <li>• SME</li> <li>• Credit</li> </ul>	I have spent all my times handling General banking, Credit Administration & Credit Relationship (Retail & SME) related jobs. Therefore, I have gathered required skill to perform all related jobs & capable of undertaking superior responsibilities related to the above departments.

### **Extra Curricular Activities:**

> Web Design & Web Development > Playing Cricket > Watching Movies

### **Language Proficiency:**

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

### **Personal Details :**

Father"s Name : Md. Forman Ali  
 Mother"s Name : Ayesha Begum  
 Date of Birth : January 18, 1985  
 Gender : Male  
 Marital Status : Married  
 Nationality : Bangladeshi  
 Religion : Islam  
 Permanent Address : Vill: Dasura, PO: Dasura Bazar,, Beanibazar, Sylhet  
 Current Location : MoulaviBazar

**Reference (s):**

	<b><u>Reference: 01</u></b>	<b><u>Reference: 02</u></b>
Name	: Md. Liakat Ali Khan	A. S. M. Sayem
Organization	: AB Bank Limited	Karmasangsthan Bank
Designation	: SAVP & Relationship Manager	Manager
Address	: Moulvibazar Branch, Moulvibazar.	Bishwanath Branch, Bishwanath, Sylhet.
Phone (Off.)	: +88-0861-52880	
Phone (Res.)	:	
Mobile	: +8801712051399	+8801712115473
EMail	: liakat@abbl.com	
Relation	: Professional	Academic

---