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| **Mohammad Abdus Samad**  **Address :** House# 33/35, Road # 11, Block # L, South Banasree, Dhaka  **Mobile no :** +880-1766-681553  **E-mail :** [samadbd80@yahoo.com](mailto:samadbd80@yahoo.com) |



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| **Career Objective:** | To purpose a challenging career in a dynamic organization where the opportunity is to utilize my knowledge and experience will be available for professional career development. |

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| **Experience:** | Joined as “Senior Assistant Vice President” at **AB Bank Ltd** (Retail Banking Division) and currently functioning as “Vice President & Senior Business Development Manager” in Business Development Unit.  Duration: 19th April 2022 to turn over at the moment.  Major Responsibilities :   * Coordinate with the Assigned Branch Managers for retaining existing and acquiring new Non individual FD & SND customer * Regular Follow-up with Assigned Branch Managers for achieving their annual budget of Non individual FD & SND volume * Maintain relationship with selective Non individual FD clients as a focal person & also conducting sales call for hunting new corporate FD clients. * Building new relationship with corporate clients for collecting A-Challan. * Any other job assigned by Head of Relationship Management on business needs from time to time.   Worked as “(Vice President & Head of Asset)”at **AB** **Bank Ltd.** inRetail Banking Division  Duration: 23th February 2020 to 18th April 2022.  Major Responsibilities:   * New DSE recruitment * New DSE training (Market knowledge, Product knowledge & Sales strategies) * Per working day All sales manager monitoring * Per Month Business target achieve * Asset & Credit Card portfolio increase (Net Growth). * Deposit mobilization & retaining for net growth * Recovery ensure (Asset & Credit Card) * New relationship various Corporate house & government body’s. * Relationship existing customers. * Asset & Credit card PPG amendment as per market policy.   Worked as “First Assistant Vice President” (Branch Sales & Services Manager) at **Meghna Bank Ltd.** (Branch Banking Division- Dhanmondi Branch).  Duration: 07th February 2019 to 20th February 2020.  Major Responsibilities :   1. I will procure Business & liability for the Bank as per my set target. 2. Maintain relationship with the Retail/SME and other Credit Customers. 3. Develops new and expands existing High Net worth Customer relationships for liabilities and commercial assets. 4. Ensures high levels of customer service orientation and application of bank policy. 5. Cross sells existing bank products to customers. 6. Informs customers of new products or product enhancements to further expand the banking relationship. 7. Plans and conducts special sales initiatives and events for prospective and existing clients. 8. Coordinates with other group companies to provide seamless access to other products. 9. Maintains complete relationship record for assigned customer accounts. 10. Tracks customer complaints/queries and turnaround times for customer satisfaction   Worked as “Junior Assistant Vice President” (Relationship Manager) at **Midland Bank Ltd.** (Branch Banking Division- Principal Branch).  Duration: 08th June 2017 to 06th February 2019.  Major Responsibilities :   1. I will procure Business & liability for the Bank as per my set target. 2. Maintain relationship with the Retail/SME and other Credit Customers. 3. Develops new and expands existing High Net worth Customer relationships for liabilities and commercial assets. 4. Ensures high levels of customer service orientation and application of bank policy. 5. Cross sells existing bank products to customers. 6. Informs customers of new products or product enhancements to further expand the banking relationship. 7. Plans and conducts special sales initiatives and events for prospective and existing clients. 8. Coordinates with other group companies to provide seamless access to other products. 9. Maintains complete relationship record for assigned customer accounts. 10. Tracks customer complaints/queries and turnaround times for customer satisfaction   Worked as ‘Assistant Relationship Manager” at **The City Bank Ltd**. (Retail Banking Division- Payroll Unit).  Duration: 20th April 2015 to 07th June 2017.  Major Responsibility :   1. Explore new business opportunities of commercial banking products through different business networks and channels to achieve designated business targets. 2. Cross-sell retail banking product to commercial customers. 3. Manage account portfolio and maintain close relationship with customers for business retention and referrals. 4. Prepare credit proposals by negotiation of credit terms, pricing and collateral requirements under the bank’s guidelines. 5. Identify and minimize credit risk within the portfolio through regular credit reviews. 6. Have in depth analysis of the market/ industry and provide feedback for the development & revision Bank’s product & policy on a regular basis. 7. Making a good relationship with the clients and identifies their needs and give them better solution. 8. Lead direct sales force for enhance business portfolio. 9. Pursue new organization for create innovative payroll relationship. 10. Supporting the client on any client-initiated needs. 11. Proactively reaching out to high value Business Clients. 12. Delivering on transactions, service requests, Mobile/Web. 13. Proactively engaging with the “Hidden Larger Businesses.   Payroll:   * Manage weekly disbursement of multi-state payroll for both internal and Shacks, including garnishments, benefits, and taxes consistent with federal external office. * Pay employees by directing the production and issuance of paychecks or electronic transfers to bank accounts. * Balance the payroll accounts by resolving payroll discrepancies.   System and Employee:   * Maintain payroll information, which includes pay groups. * Maintain GL rules, while working with the staff accountants to ensure correct coding. * Maintain BI reports and report writing. * Prepare reports by compiling summaries of earnings, taxes, deductions, leave, and disability. * Accurate and timely period end processing. * Ensure the processing of new hires, transfers, wage changes, promotions, and terminations are accurate and timely. * Update payroll records by processing wage garnishments, deductions, & direct deposit.   Internal Communication and Support:   * Maintain payroll guidelines by writing and updating policies and procedures. * Recommend and implement changes leading to best-practice operations. * Communicate and execute company-wide payroll policies and initiatives such as early payroll processing, pay card changes, etc. * Provide payroll information by answering questions and requests. * Recognize sensitivity of information and use thoughtful discretion. * Provide resource, support for payroll customer and team player. * Assist with communication with external auditors and provide proper supporting documentation and requests.   Personnel:   * Supervise Payroll Lead and Payroll Specialist on a day to day basis. * Cultivate open environment that encourages learning and sharing of ideas. * Perform annual performance review of Payroll Lead and Payroll Specialist.   Other Duties and Ad hoc Projects:   * Assist with implementation of company-wide payroll initiatives. * Provide support to cross functional teams. * Prepare ad hoc reports and analysis as needed. * Balance the payroll accounts by resolving payroll discrepancies. |
|  | Worked as ‘Assistant Relationship Manager” in **The City Bank Ltd**.  (**SME Banking Division- Medium Business**).  Duration: 1st October 2013 to 19th April 2015.  Major Responsibility:   1. To manage and enhance the existing commercial portfolio and solicit acceptable new relationships in order to meet the pre-set financial non-financial objectives. 2. Establish new borrowing relationships for Business Banking (SME), preparing the required credit and financial analysis as per the bank policies and procedures to enhance the bank’s market share. 3. Spread and analyze financial statements, preparation of credit application, documentation & post-sanction monitoring through periodic account review/renewal. 4. Manage the existing loan portfolio to ensure establishment of appropriate account plans, recommend credit facilities in line with Bank credit policy to maximize earnings while containing risks to an acceptable levels. 5. Develop and maintain strong working relations with all existing clients at key levels to optimize the utilization of approved facilities. 6. Implement and maintain complete control aspects i.e. financial analysis of statements of accounts, documentation, and periodical client visits call reports. 7. Small Medium customers with sales turnover up to SAR 100 Million. 8. Maintain relationship with Bangladesh Bank officials for SME related circular purpose.   Worked as “Relationship Officer” (SME Banking Division) at **BRAC** **Bank Ltd.**  Duration: 09th November 2010 to 31th September 2013. |
|  | Major Responsibility:  Product Name: (Medium Business)   1. The ability to attract new customers for SME products. 2. The ability to maintain an excellent relationship with current clients. 3. The ability to repetitively work towards increasing the number and value of their portfolio. 4. To have extensive knowledge of different products offered by bank.   Worked as “Senior Executive” (Retail Banking Division,  Direct Sales & Mortgage Loan Department).  at **Standard Chartered bank Ltd.**  Duration: November 2009 to October 2010. |
|  | Major Responsibility:   1. Achieve individual target on daily, weekly & monthly basis set by respective Sales Team Manager. 2. Collect and complete applications with all required documents on daily basis from good and prospective clients. 3. Prepare call report on daily, weekly & monthly basis and submit to Sales Team Manager regularly. 4. Ensure proper filling up of application forms by clients. 5. Ensure collection of all documents from the respective clients only and also concerned regarding the authentication of those documents. 6. Ensure proper service provided to each and every customers as par bank policy. |
| **Educational Attainment:** | **Master of Social Science (MSS – Political Science)**  Result : 2nd Class.  Year : 2003  Institute: National University.  **Bachelor of Social Science (BSS – Political Science)**  Result : 2nd Class.  Year : 2002  Institute: National University.  **Higher Secondary Certificate (H.S.C.)**  Result : Second Division.  Year : 1999  Board : Comilla.  Institute: Noakhali Govt. College, Noakhali.  **Secondary School Certificate (S.S.C.)**  Result : Second Division.  Year : 1997  Board : Comilla.  Institute: Harinarayanpur Union High School, Noakhali. |
| **Abilities:** | Have the abilities to work under others and also have the abilities to guide others. Also have the capability to learn the new technologies / ideas in a short time. |
| **Language Known:** | Bengali (native), English (oral) and Hindi (oral). |
| **Internet:** | 1. Operating system: Windows 7 (98, XP). 2. Application Software: Microsoft Word, Microsoft Excel, Microsoft Access, Microsoft Power Point, Adobe Photoshop. |
| **Interest:** | Have the interest to work in the sector of Banking. Also like to work with new ideas and make a nice solution for the corporate users. |
| **Personal Information:** | Father’s Name : Late Mohammad Abdul Zalil  Mother’s Name : Nur Nahar Begum  Permanent Address :Vill-Laxminarayanpur, P.O- Maijdee Court, P.S- Sadar, Dist.- Noakhali.  Date of Birth : 10th February 1980.  Nationality : Bangladeshi.  Hobbies : Traveling different places & Music.  Marital Status : Married |

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| **Reference:** | |
| Available upon required. |  |

I hereby clarify that explained all information is absolutely correct to my knowledge. If any unauthentic information found to this paper the management can take the right of terminate or dismissal without any warning in employment period.

Thanks and Regards,

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Mohammad Abdus Samad