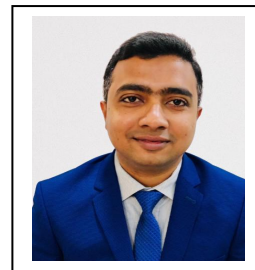


Md. Sagor Ahmed

Cell No. +8801711-664607 & +8801681-118103

223/4, Chandrina Residential Area, Rajshahi

E-Mail: sumon.sagor1992@outlook.com.bd
sagor01681@gmail.com



Objectives

An experienced and well maintained professional having ample amount of knowledge in banking sector seeking an opportunity in an organization to utilize my skills to contribute at optimum. Will put best efforts to learn the company's policies and make better decisions accordingly.

Career Summary

Senior Executive Officer & Manager, Credit-CRM Division

Prime Bank PLC.

Nov 04, 2019 – Present

Associate Manager & Credit Analyst- CRM Division

Brac Bank PLC.

Dec 12, 2016- Nov 02, 2019

Key Responsibilities

1. Analyze and assess credit proposals in alignment with the bank's lending guidelines and regulatory standards within SOP time frame of receipt.
2. Conduct physical verification of loan applicants' business premises to validate the accuracy of information within SOP time frame of application submission.
3. Evaluate clients' requirements and repayment capacity using key financial indicators, completing assessments within SOP time frame of receipt of complete documentation.
4. Identify and mitigate potential credit risks by thoroughly reviewing all aspects of investment proposals, ensuring risk factors are minimized before credit approval.
5. Ensure 100% compliance with internal policies and external regulatory requirements during the credit approval process.
6. Perform quarterly visits to customers or businesses classified under the "portfolio at risk" category and document findings for internal circulation.
7. Maintain a standard Turnaround Time (TAT) of SOP for processing loan applications from initial assessment to final approval.
8. Review sanction advice to ensure all terms and conditions of credit facilities are met within SOP time frame of issuance.
9. Support specific projects or tasks assigned by the department, completing them within designated deadlines.

Professional Experience

Manager-Credit of Rajshahi CRM-MSME Hub (2019 till date)

Prime Bank PLC, MSME Banking Division

- Deploying all out efforts to achieve sustainable growth of quality credit portfolio in a very much competitive environment.
- Thoughtful optimization of risk-return matrix.
- Foresee the business environment based on available information and experience to safeguard capital structure of the customer to achieve win-win position.
- Exercise industry best practices for maintaining social security that ultimately boost up to provide 100% for achievement of service excellence.

Business Portfolio

Portfolio Size: BDT 1,500.00 million.

Command Area: Rajshahi Division [Natore, Rajshahi, Pabna, Ishwardi, Noagoan, Chapai Nawabgang].

Associate Manager & Credit Analyst of Jashore Hub (2016 to 2019)

Brac Bank PLC, Emerging Corporate

- Analyze and assess credit proposals in alignment with the bank's lending guidelines and regulatory standards within 48 hours of receipt.
- Thoughtful optimization of risk-return matrix.
- Foresee the business environment based on available information and experience to safeguard capital structure of the customer to achieve win-win position.
- Exercise industry best practices for maintaining social security that ultimately boost up to provide 100% for achievement of service excellence.

Business Portfolio

- Portfolio Size: Tk.2,500.00 million.

- Command Area: Khulna Division.

Educational Qualification

2022 | EMBA, IBA-RU[Running]

2014 | BBA(Finance), CGPA- 3.56, NUB

2009 | HSC, Chittagong Cant. Public School & Collage , Business Studies, GPA- 5.00 ,Chittagong Board

2007 | SSC, Jashore Cant. High School, Business Studies, GPA- 4.56, Jessore Board

Professional Training

- Foundation Training conducted by HRTDC, Brac Bank PLC & BIBM.
- Trade Finance conducted by HRTDC, Brac Bank & Prime Bank PLC.
- Credit Risk Assessment by BIBM.
- Islami Banking conducted by IBTRA.
- Credit Analysis & Feasibility Study conducted by Bangladesh Skill Bank

Key Skills and Strengths

- Knowledge with Microsoft Office Kit – MS Word, MS Excel and MS Power Point.
- Excellent analytical and planning skills to develop appropriate strategies.
- Act according to situation within prudential framework.
- Interpersonal relationship with customers to make them feel my FI as their FI.
- Maintaining excellent rapport with my service stake holders.

Personal Details

Date of Birth : 19th December, 1992
Father's Name : Rtr. H. Captain Md. Toaj Uddin
Mothers' Name : Mrs.Fahmida Parvin
Permanent Address : Birikoya, Panti, Kumarkhali, Kushtia
Language : Bengali, English
Religion : Islam
Nationality : Bangladeshi

Reference

A.T.M. Abdullahel Baki
Joint Secretary
Ministry of Public Administration
Secretariate Bhabon, Dhaka
Cell : +8801751-984698
Email: mahadibaki@gmail.com

Md. Ahosan Habib
Deputy Director
Bangladesh Bank, Rajshahi Region
Cell No.+8801532-023070
E-mail: ahosan.habib@bb.org.bd

Declaration

I declare that all the information given in my resume are from the best of my knowledge & belief and thereby all the information are true and correct.



02.02.2025

.....
Signature With Date