

# Muhammad Anisur Rahman Bhuyan

+8801755596190

m.a.r.bhuyan@gmail.com

Dhaka, BD

LinkedIn: [Muhammad Anisur](#)



Digital Lending Solutions | Credit Underwriting | Risk Management Strategies

- **Accomplished and growth-focused** Banking Executive with 19+ years of experience in credit risk management, underwriting, risk management strategies and organizational leadership. Instrumental in devising innovative credit strategies and effectively mitigating potential risks.
- **Expertise in driving innovative digital lending** solutions, optimizing credit processes, and enhancing customer experiences. Recognized for building strong relationships with stakeholders and fostering a culture of risk awareness across organizations.
- **Track record of success** in transforming risk management frameworks, leveraging data analytics and technology to improve risk assessment methodologies and guarantee sustainable growth in banking operations.
- **Skilled in leading high-performing teams** and streamlining project implementation through training and mentorship. Committed to leveraging data analytics and market insights to inform strategic decision-making and advance service delivery.

## EDUCATION & CREDENTIALS

**Master of Business Administration (MBA) in Banking & Insurance** | University of Dhaka

**Bachelor of Science (B.Sc.) in Physics** | University of Dhaka

**Educational Credential Assessment** | World Education Services | Oct 2022

## SIGNATURE SKILLS

Project Leadership & Management  
Team Building & Development  
Data Analytics & Decision Making  
Operational Risk Management  
Collections & Recovery Optimization  
Regulatory Compliance & Governance  
Loan Portfolio Management  
Product Development  
Market Research & Analysis  
Stakeholder Relationship Management  
Retail, Corporate & MSME  
Customer Experience Enhancement  
Training & Capacity Building  
Financial Reporting & Analysis  
Continuous Process Improvement  
Negotiation & Conflict Resolution  
Performance Monitoring & KPI  
Commercial Credit Strategies  
Cross-Functional Team Leadership

## KEY VALUE-OFFERED SUMMARY

- **CRM Leadership:** Elevated Credit Risk Management performance by leading the CRM team of 10+ members while ensuring a strategic balance between minimizing risk exposure and driving sustainable business growth.
- **Client Relationship Management:** Conducted in-depth quarterly portfolio evaluations for Large Corporate and Medium Enterprise clients, identifying trends and opportunities to maximize client engagement and satisfaction.
- **Benchmark Achievement:** Surpassed annual performance benchmarks by executing monitoring and evaluation processes for Home Loan leaders.
- **Software Implementation Expertise:** Drove the deployment of Kastle ULS software as the project coordinator, resulting in significant improvements in loan preprocessing workflows and overall operational effectiveness.

## WORK EXPERIENCE

**Nagad Digital Bank PLC. - Dhaka, BD**

**Feb 2024 – Present**

### Senior Vice President / Head of Credit Risk Management

Foster cross-department collaboration to implement continuous improvements in risk detection, credit monitoring, and early warning systems for better organizational resilience. Ensure compliance with industry standards by monitoring regulatory changes and adapting credit-related strategies.

#### Key Contributions:

- **Risk Assessment & Mitigation:** Designed and executed advanced risk mitigation strategies such as collections and recovery frameworks aimed at safeguarding the company's financial health and optimizing risk management.
- **Credit Growth Analysis:** Enhanced decision-making processes by providing detailed reports on credit growth, delinquency trends, and overall risk exposure to senior management and the board. Also implemented Digital processes and policies aligning with the regulatory guidelines.
- **Portfolio Management:** Strengthened portfolio risk oversight through the development of forward-thinking policies and risk assessment models to mitigate potential credit losses while enabling responsible credit expansion.

### Leading Commercial Banks - Various Locations

Jan 2022 – Present

#### Banking Trainer

Expand participant expertise through the development of tailored training modules, designed to address specific skill gaps and grow knowledge in core banking functions. Augment proficiency in banking operations through practical, hands-on exercises aiming at effectively navigating industry challenges.

#### Key Contributions:

- **Training Program Development:** Led comprehensive training programs for 50+ newly joined and seasoned banking professionals, focusing on credit management, sales strategies, marketing plans, developing risk culture, risk mitigation strategies and service quality enhancement.
- **Continuous Learning Promotion:** Fostered a culture of continuous learning and improvement by introducing innovative training techniques, ensuring participants remained up-to-date with industry trends and regulatory changes.
- **Customer Satisfaction:** Aligned educational initiatives with business objectives while collaborating with department heads to boost team performance and customer satisfaction.

### Prime Bank Ltd. - Dhaka, BD

May 2017 – May 2023

#### Vice President / Deputy Head of Consumer CRM Department / Head of Consumer CRM Department

Cultivated strategic alliances across departments to promote a customer-centric ethos, effectively aligning objectives and driving sustainable growth across the organization. Elevated service standards within the Loan and Card Team by identifying operational risks and executing targeted strategies that accelerated collaboration with internal and external partners.

#### Key Contributions:

- **Leadership Development:** Promoted from Senior Assistant Vice President to Vice President, marking a recognition of leadership skills and significant contributions to the company's objectives.
- **CRM Process Improvement:** Implemented innovative initiatives that refined CRM processes, resulting in notable increases in customer satisfaction and retention rates.
- **Service Quality Assurance:** Significantly cut turnaround times while championing the Secured Loan portfolio, guaranteeing top-notch service quality, and accelerating operational workflows.
- **Managing 3<sup>rd</sup> Party Vendors:** Significantly managed the 3<sup>rd</sup> contact point verification & valuation/surveyor teams and contributed to make those under an automated processes to optimize the turnaround time.
- **Presented the Consumer CRM Team in the Monthly Risk Forum:** Overall risk issues of the department were presented in the Risk Forum to highlight & get mitigation of those issues.
- **Collaboration with Internal and External Stakeholders:** Collaborated with external and internal stakeholders effectively as and when required.

### BRAC Bank Limited - Dhaka, BD

Apr 2013 – May 2017

#### Manager- Portfolio Review, Corporate CRM /FAVP / SAVP /Senior Manager - Retail Underwriting

Managed a diverse portfolio of corporate clients, conducting performance evaluations to identify risk patterns and opportunities for growth. Evaluated and approved Mortgage Loan files in strict adherence to the Bank's Product Program Guide, maximizing portfolio integrity. Nurtured long-term partnerships with the Head of Retail Underwriting and Chief Risk Officer.

#### Key Contributions:

- **Performance Excellence:** Achieved promotion from FAVP to SAVP, Retail Underwriting for delivering exceptional performance.
- **Corporate Loan Underwriting:** Led the corporate credit portfolio review, overseeing the underwriting of large corporate loans and ensuring compliance with regulatory guidelines.
- **Managed the Early Alert System and Contribution in the Risk Appetite Statement and over Stress Testing Method:** Early alert system was managed for large and medium customers and also contributed in the preparation of Risk Appetite Statement and stress testing method.
- **Risk Assessment Improvement:** Spearheaded the Credit Team's efforts to bolster the Mortgage Loan portfolio by enforcing best practices that improved risk assessment outcomes.
- **Data Visualization Skill:** Created MIS dashboards and delivered comprehensive presentations to executive leadership aimed at facilitating data-driven decision-making and strategic planning efforts.

## **ADDITIONAL WORK EXPERIENCE**

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**Director & Head of Credit Risk Management** | Nagad Finance PLC. – Dhaka, BD

**Senior Credit Manager** | BRAC Bank Limited – Dhaka, BD

**Management Trainee Officer** | BRAC Bank Limited – Dhaka, BD

**Teacher** | SUNNYDALE School – Dhaka, BD

## **PROFESSIONAL TRAININGS**

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Credit Appraisal & Risk Management, Prime Bank Limited in collaboration with BIBM | Online Training Program on 'AML & CFT', Prime Bank Training Institute | Workshop on Islami Banking, Prime Bank Training Institute | Seminar on Sustainable Finance, IFC Corporation | How to Manage, Motivate and Lead a Winning Team, Singapore Institute of Management (SIM) | Training on Facilitation Skill, Continuing Education Center (CEC) | Financial Analysis, BIBM | Foundation Course, BIBM