

CURRICULUM VITAE

Md. Rasheduzzaman

SEL Park, House # 2/F/3

Flat # D-3D, Nasimbag

Mirpur-2, Dhaka-1216.

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Career Objective:

I have over 14 years' experience in retail banking division. Has carried relationship banking to ensure the delivery of quality service to customers. Has maintained of operational controls and continuous improvement in operational efficiency. is an effective team player and communication with a natural ability to connect with people both within and outside the bank. I am highly experienced in selling Asset & Deposit products and skilled in legal documents, CRM, operations etc. I am very enthusiastic to learn and explore the diversity of life. The combination of my work experience has made me able to mold myself in any sort of work & environment for me. The type of work is a trivial issue. I am ready to do any sort of work as long as it is honest. I like to take challenge that I might encounter at work. I want to see myself as the head of retail division by next 8 years in any Bank.

Working Experience

Midland Bank Ltd. (Gulshan, Dhaka)

First Assistant Vice president & Business Development Manager (Retail Banking Division)

(From December 15, 2022 to till now.

Tasks and Responsibilities:

- To monitoring and leading sales team.
- To ensure achievement of sales team target.
- To ensure current market analysis and to provide required information to the to management.
- Meet with customers to determine their needs and recommend the right loan & deposit products to help meet their goals.
- Maintain an active knowledge base of all of the organization's loan & deposit products and an Understanding of the qualifications required of each applicant.
- Identify and recommend products that meets the customer's need and the Organization's lending guidelines.
- Reviews active loan files each day to determine if any documents are missing or what can be done to help the process along.
- Utilize professional judgment to determine which potential borrowers represent food risk opportunities for the organization.

Working Experience

Meghna Bank Ltd. (Gulshan, Dhaka)

Sales Manager (Retail Banking Division)

(From February 09, 2021 to December 14, 2022.

Tasks and Responsibilities:

- To monitoring and leading sales team.

- To ensure achievement of sales team target.
- To ensure current market analysis and to provide required information to the to management.
- Meet with customers to determine their needs and recommend the right loan & deposit products to help meet their goals.
- Maintain an active knowledge base of all of the organization's loan & deposit products and an Understanding of the qualifications required of each applicant.
- Identify and recommend products that meets the customer's need and the Organization's lending guidelines.
- Reviews active loan files each day to determine if any documents are missing or what can be done to help the process along.
- Utilize professional judgment to determine which potential borrowers represent food risk opportunities for the organization.

Working Experience

BRAC Bank Limited (Gulshan, Dhaka)

Associate Sales Manager (Retail Banking Division)

(From 1st September, 2017 to February 8, 2021)

Tasks and Responsibilities:

- To monitoring and leading sales team.
- To ensure achievement of sales team target.
- To ensure current market analysis and to provide required information to the to Management.
- Meet with customers to determine their needs and recommend the right loan & deposit products to help meet their goals.
- Maintain an active knowledge base of all of the organization's loan & deposit products and an Understanding of the qualifications required of each applicant.
- Identify and recommend products that meets the customer's need and the Organization's lending guidelines.
- Reviews active loan files each day to determine if any documents are missing or what can be done to help the process along.
- Utilize professional judgment to determine which potential borrowers represent food risk opportunities for the organization.

BRAC Bank Limited (Gulshan, Dhaka)

Sales Team Leader (Retail Banking Division)

(From 1st March, 2016 to 31th August, 2017)

Tasks and Responsibilities:

- To monitoring and leading sales team.
- To ensure achievement of sales team target.
- To ensure current market analysis and to provide required information to the to Management.
- Meet with customers to determine their needs and recommend the right loan & deposit products to help meet their goals.
- Maintain an active knowledge base of all of the organization's loan & deposit products and an Understanding of the qualifications required of each applicant.
- Identify and recommend products that meets the customer's need and the Organization's lending guidelines.
- Reviews active loan files each day to determine if any documents are missing or what can be done to help the process along.
- Utilize professional judgment to determine which potential borrowers represent food risk opportunities for the organization.

BRAC Bank Limited (Gulshan, Dhaka)

Acting sales officer (Retail Banking Division)

(From 1st February, 2014 to 28th February, 2016)

Tasks and Responsibilities:

- To monitoring and leading sales team.
- To ensure achievement of sales team target.
- To ensure current market analysis and to provide required information to the to Management.
- To conduct research in the market and to identify opportunities to market and sell the products of the bank or the financial organization and to tap the potential clients seeking home loans.
- To analyze the financial status of the client by collecting the financial information and data and any other relevant personal information, giving the client confidence that it will be kept completely confidential.
- To provide detailed information about the bank's or financial organization's products and services to the clients and to guide them on the most suited financial option that will meet their requirements.
- To ensure that a thorough verification of the obtained financial data is done to determine the creditability of the applicant.
- Once the verification of data is completed, he/she determines the eligibility criteria of the loan applicant and determines whether an individual's home loan should be approved or not.

BRAC Bank Limited (Gulshan, Dhaka)

Senior Business Executive (Retail Banking Division)
(From 1st November, 2009 to 31st January, 2014)

Tasks and Responsibilities:

- Managing and Coaching Teams of people.
- Implementing the new product service & processes devised by head office
- Representing the bank within the wider Community.
- Meeting Sales Target.
- Dealing with Customer queries face to face over the telephone or in writing.
- Understanding Customer needs. Recommending suitable product and making sales.
- Processing Paper work from sales change of customer detail's and so on.
- Learning about new product services and process.
- Maintain and an awareness of all promotion and advertisements.
- Communicate customer request to management.
- Any other takes as assigned from time to time by any manager.

Educational Qualification:

2008	M.A Department of History Subject: General History Institute: Dhaka College, Dhaka Result: 2 nd Class National University
2007	B.A (Hon's) Department of History Subject: General History Institute: Dhaka College, Dhaka Result: 3 rd Class National University
2003	Higher Secondary Certificate (H.S.C) Group: Arts Board: Jessore Result: 2 nd Division
1999	Secondary School Certificate (S.S.C)



Group: Arts
Board: Jessore
Result: 2nd Division

Training:

Subject : Insane Selling Skills

Trainer Company : Omnisoutce

Subject : Microsoft Excel

Trainer Company : Training Arange Brac bank ltd.

Subject : Sales coaching for High performance.

Trainer Company : LCBS, Dhaka Ltd.

Subject : Development of professional Training.

Trainer Company : BRIDDHI

Subject : Basic Communication, people skills & Grooming.

Training Company : Activa

Subject : Overview of Financial System & Fundamentals of Banking Operations.

Training Company : BIBM

Subject : Retail Products Day long Training.

Training Company : Midland Bank PLC.

Achievement:

1. Achieved Best Business Development Manager Award 2023. (Midland Bank PLC)
2. Achieved Best Sales Manager Award 2022. (Meghna Bank PLC)
3. I have Won Champion Dhaka- Malaysia –Dhaka (2 night & 3 days) of Retail Campaign High flyers”2019 As a Associate Sales Manager.(Brac Bank PLC)
4. I have Won Dhaka-Kathmandu-Dhaka (2 night 3 & days) of Retail Campaign, “Fly Your Imagination” 2018 As a Associate Sales Manager. (Brac Bank PLC)
5. I have won Dhaka - Bankbook Dhaka (2 night & 3 days) of retail campaign High Fly your Imagination 2018 part 2. As a Associate Sales Manager.(Brac Bank PLC)
6. I have won First position of Anirban campaign 2014. As a Team Leader. (Brac Bank PLC)
7. I have won 2nd position of Dhumketu campaign of 2014. As a Team Leader. (Brac Bank PLC)
8. Achieved “Saluting the Star “bronze award for consistent performance in 2013 As a Team Leader. (Brac Bank PLC)
9. Achieved 1st Position in JAAGO Campaign retail banking in 2012 As a Senior business coordinator (Brac Bank PLC)
10. Achieved 2nd Position in Final Blast Campaign for Home Loan in 2011 As a Senior Business Executive (Brac Bank PLC)
11. Achieved 3rd position in Sunrise Campaign 2010 for Home Loan in 2010 As a Business Ececutive (Brac Bank PLC)

Skill:

- Communication
- Sound interpersonal Communication Skill
- Fluent in Both Written & Spoken in English
- Good organization Capability

Computer Skill:

- MS-DOS, Windows, Internet Browsing.

➤ MS Word, MS Excel, MS PowerPoint & MS Access.

Hobbies and Academic Interest:

Reading novel, article and feature in newspaper enjoy attending seminars, Conference and debates, always energy in Social Welfare Activities.

Personal Information:

Father's Name : Md. Khelifat Hossain
Mother's Name : Mrs. Zahida Khatun
Date of Birth : 17th October, 1982
Permanent Address :
Village : Boromukuri
Post Office : Katlagari
Police Station : Shailkupa
District : Jhenidah

Religion : Islam
Marital Status : Married
Sex : Male

Reference:

Md. Abdullah-Al-Mamun AVP & Cluster Head) Delta BRAC Housing Finance Corporation Ltd. Mirpur Dhaka-1216 Mobile: 01614089533	Ziaul Haque Shakil SAVP & Head of National Sales Retail Banking Division Dutch Bangla Bank PLC. Tejgaon, Dhaka Mobile: 01712702435
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Signature

Md. Rasheduzzaman

Date: