



MD TARIKUL ISLAM

Senior Officer

Pubali Bank Limited, Bangladesh

05/2012 to 05/2023

+971503284727

Samiislam338@gmail.com

Dubai, United Arab Emirates

SKILLS:

- Financial Knowledge:
- Regulatory Compliance:
- Relationship building & management
- Bank security expert
- Risk management & compliance
- Investment, Recovery
- Staff management
- Strong communication
- Financial planning & analysis
- AML & CFT Compliance
- Foreign Remittance payment
- Cash Management
- ATM operations & Credit Card Management
- Customer Service
- Sales and Marketing, B2B, B2C, SEO Expert.
- Teamwork
- Problem Solving
- Adaptability
- Time Management
- MS Office (Word, Excel)
- Visual Basic Application, Macros. (PowerPoint)
- Email Communication (Outlook)

Language:

English, Bangla, Hindi.

Results-oriented Bank Officer with a proven track record in financial management and customer service. Adept at strategic planning, team leadership, and ensuring regulatory compliance. Skilled in analyzing market trends to drive business growth. Committed to maintaining a secure banking environment and fostering customer satisfaction. Seeking a challenging role to contribute leadership and expertise in a dynamic financial or any others institution.

Key Responsibilities as a Branch Relationship Officer 07/2015 to 05/2023:

1. Discuss possible loan products and options to meet client needs and advise clients on risks and benefits of each option
2. Collect and analyze clients' financial information to assess eligibility for loan.
3. Communicate effectively with all stakeholders, including the customer, sales associate, builder and title company.
4. Demonstrate the highest level of professionalism and customer service towards all customers.
5. Strong problem solving skills and an interest in finding solutions for clients with poor credit.
6. Responsible for obtaining and preparing loan documents, credit documents, and appraisals, needed to complete loan files.
7. Maintained and updated records and files for processing of each loan.
8. Performed administrative tasks for loan officers, as needed.
9. Contact customers with overdue payments through phone calls, emails, and written correspondence to discuss repayment options.
10. Negotiate and arrange suitable repayment plans based on the customer's financial situation.
11. Develop and implement sales strategies to promote **credit card** products and achieve sales targets.
12. Conduct market research to identify potential customers and market trends.
13. Build and maintain strong relationships with clients through effective communication and customer service.
14. Collaborate with cross-functional teams to ensure seamless customer onboarding and satisfaction.
15. Provide product knowledge and training to team members to enhance overall sales effectiveness.

Bank Teller (Officer), Pubali Bank Limited 05/2012 to 06/2015:

1. Assisted estimated 20-25 customers each hour and remained poised and professional even in high-stress situations and when dealing with irate individuals.

Education:

Masters of Public
Administration (2009)

Result: CGPA 3.19 out
of 4.00

Islamic University,
Kushtia, Bangladesh.

Bachelor of Social
Science (2004-2008)

Politics & Public
Administration

Result: Second Class.

Islamic University,
Kushtia, Bangladesh.

Personal Details:

Date of Birth:
26/10/1982

Gender:
Male

Marital Status:
Married

Nationality: Bangladesh

2. Completed special procedures for customers such as ordering new checks, stopping payments or investigating identity hidden.
3. Assisted upto 25 customers per day with opening accounts and signing up for new services.
4. Observed all procedures regarding financial and customer information to prevent possible branches and data misuse.
5. Checked amount details and fraud markers for transaction papers such as checks and money orders.
6. Monitored customer behaviors and upheld strict protocols to prevent theft of assets.
7. Detect transactions in Financial Crimes
8. Review and evaluate data of suspicious accounts that might be concealing money laundering and report the data to the Financial Intelligence Unit depending on the case.
9. Reviews the internal rules and processes to prevent financial crimes and update the relevant authorities and comply with the latest rules and regulations.
10. Reports Submit on the rules to the concerned authority.

Executive (Admin & HR) Biswas Builders Limited 09/2010-02/2012:

1. Managed front desk operations, greeted visitors, and directed phone calls to appropriate staff members.
2. Organized and maintained office files, databases, and records, ensuring easy retrieval of information.
3. Coordinated office supplies and equipment, liaising with vendors for timely replenishment.
4. Assisted in the planning and execution of real estate events, such as property expos and client appreciation events.
5. Prepared and processed invoices, expense reports, and handled basic accounting tasks

Reference:

Kazi Shehabul Islam
Assistant General Manager
& Head of Branch
Pubali Bank Limited,
Bangladesh.
Contact: +8801716950767

Professor Md. Lutfur Rahman, PhD
Chairman,
Department of Public Administration
Islamic University, Kushtia, Bangladesh.
Contact: +8801712748316

Best Regards:



Md. Tarikul Islam
Senior Officer
Pubali Bank Limited
Bangladesh.



PBL/CHUADANGA/STAFF/921/23

DATE: 30/05/2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Md. Tarikul Islam working as a Branch Relationship Officer of loans & advance department with a designation of Senior Officer in Pubali Bank Limited. Mr. Md. Tarikul Islam started in our Bank at the position of a Junior Officer (Cash) from 20 May 2012. With his excellent performance and good abilities, he got confirmation on 20 May 2013 as a Junior Officer (Cash). For his outstanding performance on job he got promoted to Senior Officer and got higher responsibility as a Branch Relationship Officer of the Loans & Advance Department.

During his employment we found Mr. Tarikul is very efficient, accurate and punctual in cash receive and payment as well as a supervisor. Also he is very professional, knowledgeable and result oriented with theoretical and practical understanding of work requirements. He has successfully completed many cash and Loans & Advance related training programmes administered by the training department of our bank. He has a friendly, outgoing personality, very good sense of humors, leadership quality and works well as an individual or member of a team as required by the management. Within the job Mr. Tarikul perform the following key duties:

Senior Officer as a Branch Relationship Officer:

- Discuss possible loan products and options to meet client needs and advise clients on risks and benefits of each option
- Collect and analyze clients' financial information to assess eligibility for loan.
- Communicate effectively with all stakeholders, including the customer, sales associate, builder and title company.
- Demonstrate the highest level of professionalism and customer service towards all customers.
- Strong problem solving skills and an interest in finding solutions for clients with poor credit.
- Established, developed and maintained client referral relationships with potential and existing customers, builders, developers, and others to establish and retain business.
- Responsible for obtaining and preparing loan documents, credit documents, and appraisals, needed to complete loan files.
- Maintained and updated records and files for processing of each loan.
- Verify accuracy and completeness of each loan application and input information into the system.
- Performed administrative tasks for loan officers, as needed.

As a Cash Dealing Officer:

- Receive customer deposit and make payment of Cheques.
- Make Authorize and supervise cash officer's deposit and payment
- Ensure efficient and safe running of cash department of the bank
- Act as a vault custodian
- Maintain banks security items (Prize bond, pay order blocks, FDR blocks, Gift Cheques, Different type of Bond etc.)
- Responsible for prevention of money laundering.
- Maintain Branch Account and Finance division.

Overall, Mr. Tarikul performing his duties and responsibilities cheerfully with attention to detail at all times with his enthusiasm to work learn and progress. We certain that he would make a great employee to any enterprise. Please feel free to contact us if you have specific questions regarding his employment.

On behalf of the Bank, I take this opportunity to wish Mr. Tarikul all the very best in his future career endeavors.

Yours Sincerely,

Umme Nilufa Akter

Umme Nilufa Akter
Principal Officer

Umme Nilufa Akter
Principal Officer



Md. Monsur Ali

Md. Monsur Ali
Senior Principal Officer & Head of Branch.
Md. Monsur Ali
Manager
Pubali Bank Ltd
Chuadanga Branch



BISWAS BUILDERS LIMITED

Address: New Market City Complex, 44/1 Rahim Square, New Market, Dhaka-1205, Bangladesh

Date:25/02/2012

TO WHOM IT MAY CONCERN

This is to certify that Mr. Md. Tarikul Islam worked as Executive (HR & Admin). Mr. Islam started in our organization at the position of a Jr. Executive from 09/2010. With his excellent performance and good abilities, he got promoted to Executive (HR & Admin). During his employment we found Mr. Islam is very efficient, accurate and punctual executive. Also he is very professional, knowledgeable and result oriented with theoretical and practical understanding of work requirements. He has a friendly, outgoing personality, very good sense of humors, leadership quality, attention to detail and works well as an individual or member of a team as required by the management. Within the job Mr. Islam perform the following key duties:

Executive (Admin & HR) Biswas Builders Limited 09/2010-02/2012:

1. Organized and maintained office files, databases, and records, ensuring easy retrieval of information.
2. Managed front desk operations, greeted visitors, and directed phone calls to appropriate staff members.
3. Precision in handling HR documentation and administrative tasks.
4. Maintain a high level of confidentiality when dealing with HR matters.
5. Coordinated office supplies and equipment, liaising with vendors for timely replenishment.
6. Assisted in the planning and execution of real estate events, such as property expos and client appreciation events.
7. Prepared and processed invoices, expense reports, and handled basic accounting tasks.
8. Coordinate property viewings and meetings between clients and real estate agents.
9. Assist in creating and updating property listings on various platforms, including websites and listing services.
10. Manage calendars and schedules for real estate agents and executives.
11. Handle incoming and outgoing communications, including emails and phone calls.
12. Communicate with clients, vendors, and other stakeholders in a professional manner.

Overall, Mr. Islam performed his duties and responsibilities cheerfully with attention to detail at all times with his enthusiasm to work learn and progress. We certain that he would make a great employee to any enterprise. Please feel free to contact us if you have specific questions regarding his employment.

On behalf of the Organization, I take this opportunity to wish Mr. Islam all the very best in his future career endeavors.

Yours Sincerely,



Md. Nurul Islam
General Manager (HR & Admin)