

Rahul Karmaker

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Career Summary:

- Working as a Junior Officer (Retail Banking) at NRBC Bank Ltd. & have 9 years' experience in General Banking, Retail Banking, Reporting & Documentation, Customer Service, Admin, Branch Activity Management, Stakeholder Management, & Sustainable Business Development arena.
- Accomplished all the personal target & functional role as well as took part in Cross functional activities with job enlargement & enrichment as well as diversified job responsibilities.
- A result-oriented Banking professional, driven by the desire to excel business by utilizing new concepts, along with expertise in sustainable business development & channel development.
- Established track record of consistently increasing revenues, market share that impacting profitability & assured operational excellence with innovative thoughts & techniques.
- Sound in Creating New Customer, Convincing Clients, Building Rapport, Reporting, Documentation & MIS, Customers' Portfolio Management, Complain Handling, Admin & Commercial work.

Career Objective: To serve the customer with empathy & assure functional excellence for scalable growth.

Key Proficiencies:

- Strategic Development
- Reporting & Documentation
- Situational Leadership
- Business Analysis
- Decision-making
- Emotional Intelligence
- Customer Service
- Service level agreement
- Regional Business Management
- Public Relation

Date of Birth: 14th June, 1989

Working Experience:

1. Organization Name: US LOGISTICS LLC, DAFZA,DUBAI. **Designation :** Accountant **Duration :** From July 2024 to continue

2. Organization Name: DUTCH BANGLA BANK LTD . **Designation:** Senior Officer Agent Banking Division
In Brahmanbaria District , Duration : Sep 2020 To May 2024

3.Organization Name: NRBC Bank Ltd. |(Website: www.nrbcommercialbank.com)

Designation 1: Junior Officer (Cash In-Charge) now assigned as a GB & Branch operation in- charge...



Duration: From Sep'19 to Sep 2020

Job Responsibilities:

- Serves customers by completing account transactions.
- Provides account services to customers by receiving deposits and loan payments, cashing checks, issuing savings withdrawals, and recording night and mail deposits.
- Sells cashier's checks, traveler's checks, and series e bonds.
- Answers questions in person or on telephone and refers customers to other bank services.
- Records transactions by logging cashier's checks, traveler's checks, and other special services; preparing currency transaction reports.
- Cross-sells bank products by answering inquiries, informing customers of new services and product promotions, ascertaining customers' needs, and directing customers to a branch representative.
- Completes special requests by closing accounts, taking orders for checks, opening and closing Christmas and vacation clubs, exchanging foreign currencies, completing safe-deposit box procedures, and providing special statements, copies, and referrals.
- Reconciles cash drawer by proving cash transactions, counting and packaging currency and coins.
- Maintains supply of cash and currency and turns in excess cash and mutilated currency to head teller.
- Maintains customer confidence and protects bank operations by keeping information confidential.
- Contributes to team effort by accomplishing related results as needed.

1. **organization Name:** Eastern Bank Ltd. (Website: www.ebl.com.bd)

Designation 1: Trainee Assistant Officer (Cash in Charge)

Duration: From Dec'15 to Sep'19

Job Responsibility:

- To make payment & receive deposit efficiently shortest possible time without any flaws.
- Daily reconciliation of all teller's transaction, holding Vault key.
- ATM booth necessary maintenance /cash loading/ reconciliation.
- Stay alert against fake notes, fraudulent transaction & money laundering.
- Cross selling, assist to meet the Budget & the financial target
- Cash Management which includes maintaining cash within vault limit, Cash balance & return of the cash into the branch vault, Monitoring the flow of cash at the teller counters, Sorting of notes, Withdrawal/ Deposit of cash from/to feeder branch ETC

Achievement:

- Achieved deposit target of BDT 2 crore, loan target of BDT 50 lac, 40 new account opening & giving 4 credit cards in every month.
- Worked in school banking program initiated by the bank which got massive success.

2. **Name of the Organization:** SMGE global Education & Consultancy Ltd

Designation: Accounts officer

Duration: Jan '11 to Dec '15

- Provides financial information to management by researching and analyzing accounting data; preparing reports.
- Prepares asset, liability, and capital account entries by compiling and analyzing account information.
- Documents financial transactions by entering account information.
- Recommends financial actions by analyzing accounting options.
- Summarizes current financial status by collecting information; preparing balance sheet, profit and loss statement, and other reports.
- Maintains accounting controls by preparing and recommending policies and procedures.
- Guides accounting clerical staff by coordinating activities and answering questions.

Academic Qualification:

- M.B.S Hons in Accounting from Brahmanbaria Govt. College Under National University, Gazipur with 1st Class in 2013.
- B.B.S Hons in Accounting from Brahmanbaria Govt. College under national university, Gazipur with 2nd Class in 2012.
- HSC in Business Studies from Comilla board in 2007 with GPA 4 out of 5.
- SSC in Business Studies from Comilla board in 2005 with GPA 4.56 out of 5.

Training:

- Computer Training Course from Department of Youth Development Ministry of Youth & Sports for 6 Months
- **AML Training on Anti Money Laundering from Bangladesh Bank Organized by EBL for 2 Days.**

Soft Skill: Teamwork, convincing, inspiring, influencing, negotiation, leadership skill.

Computer Skill: Sound in Microsoft word, excel & power point presentation.

Language: Fluent in Hindi ,Bangla and English ; **IELTS OVERALL 5 & DUOLINGO Score 125**

References

- Md. Naimul Bashir Khan,SPO, Branch Sales & Service Manager, Retail Banking, Eastern Bank Ltd, Sonargaon Road Branch, Narayanganj, Mobile : +8801734299635
- MD Elias Uddin,PO,Branch Manager, Branch Banking Division, NRBC Bank Ltd., Bhairab Branch, Kishoreganj , **Mobile:** +8801303060568

Signature:

Date: