

Professional Summary :

Resume

Professional with 24 years of experience in customer service, deposit & remittance department, business management, accounts receivable/payable, payroll specialization and Tax accounting, extensive bookkeeping, reconciliation, yearly budget preparation, internal external audit organize and preparation, corporate social responsibilities, accountability and reporting, check runs, automated clearing house, general accounts ledger, financial statement, balance sheet, asset & liabilities management, loan proposals preparations, loan account originating, Records keeping and documentation, proficient documentation, gain & loss, revenue, expenses monitoring key accounts and credit control.

Based upon my education, training, hands on experience and acquired skills, the above list of my key contributions has increase my passion and anticipate motivated professional with exceptional analytical and communication skills I possess everything necessary to execute the role.

Education :

Masters in Science (Zoology) major with Entomology
University of Chittagong, Chittagong, Bangladesh
Bachelor of Science (Hon's) (Zoology with subsidiary Chemistry and Botany
University of Chittagong, Bangladesh

Employment Experience

Prime Bank Ltd	2003-2018	Credit Manager/Accounts Manager
UCBL	1997-2003	Accounts Manager/Customer Service Executive
Aarong (BRAC)	1995-1997	Cash service /credit card/with floor Charge

PROFESSIONAL TRAINING:

- Management and Salesmanship Training (Nov 2,1996 to Nov 11,1996) at AARONG a project of BRAC, Chittagong, Bangladesh.
- Course on Practice and Law of Banking (August 4, 1997 to August 28, 1997) (United Commercial Bank Limited, Training institute Dhaka, Bangladesh.)
- Credit Management (July 13 to July 30,2003) (United Commercial Bank Limited, Training institute Dhaka, Bangladesh.)
- Course of Money Laundering & Precaution (May 30, 2003) (United Commercial Bank Limited, Training institute, Dhaka, Bangladesh.)
- Course of Money Laundering & Precaution (August 6, 2005 to August 8,2005) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- TAX & VAT (May 13 to May 14, 2009) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- Customer Service Excellence (May 25 to May 27, 2009)) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- Retail Banking, (January 21 to 22,2010) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- Documentation & Legal Aspects in Loan Sanction & Disbursement (Dec 5-6, 2010)(Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- Opportunities In Retail Banking CSDC (Chittagong Skills Development Center) (September 2, 2009)
- CIB Reporting Bangladesh Bank Training Academy, Dhaka (October, 9, 2010)
- Advance Credit Management, (December, 11, to December 15, 2011) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- SBS - 3 Return (June 27, 2012) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- RSys ((Retail Banking Software) (June 28,2012) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)
- Foundation Training Course (September 10, 2013 to October 03, 2013) (Prime Bank Limited, Training institute Dhaka, Bangladesh.)



Ismat ara chowdhury

Credit Manager / Accounts Manager/
Customer Service Executive

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Police Station – Panchlaish

National ID : 1461688317
PIN 1595708911777
TIN 3801072892 e TIN 127053115290
Religion : Islam (sunny)

Gender : Female
Marital status ; Single
Nationality : Bangladeshi

JOB HISTORY:

Key Responsibilities: AARONG (a sister concern of BRAC

(Bangladesh Rural Advancement Committee)

As a floor in charge with 34 working girls under my supervision in two shifts, Communicate with producers checking qualities of their goods ,Dealing cash, Credit Cards, Travelers cheques, preparing statement of about 80 types of goods.

Key Responsibilities: ; United Commercial Bank Limited

GENERAL BANKING:

Account Opening Department:

1. Proper opening of various nature of accounts (CD,SB,STD,MSS,CSS,DBS,FDR,PMS,HBSS etc) with KYC and declaration. Issuance of letter of thanks to the account opener, to the introducer and their follow up .
2. Issuance of cheque books to the depositors.
3. Preparation of voucher and arrangement for payment of IBP.
4. Sign voucher and instrument.

Deposit Department / Computer:

1. Proper entries, cancellation of all cheques, vouchers of CD,SB,STD,,MSS,LN accounts.
2. Proper entries of new CD,SB,STD,LN,MSS accounts.
3. Report abnormal /suspected transactions in any account to the compliance officer.
4. Prepare and check supplementary for accounts department.
5. Ensure recording of transaction profile and details of KYC.

Bills /Remittance & Clearing Department:

1. Maintenance & posting of all incoming & outgoing TTs & preparing of vouchers.
2. Checking of remittance advices.
3. Issuance / Payment order of DD,SDR,PO,PS etc.
4. Endorsements of Clearing.
5. Clearing instrument received and posting (Computer Clearing System) for through Bangladesh Bank Clearing House.
6. Receive of all sorts of cheques/instruments with proper entries and safe keeping of them.
7. Responsible of all works of inland remittance.
8. OBC, LBC, payment and IBC,IBCA issue.

Key Responsibilities United Commercial Bank Limited

(Accounts Department) 2000-2003

1. Preparation and maintenance of salary in salary disbursement register and statement thereof.
2. Entry of voucher in computer.
3. Maintenance of Clean Cash ,General Ledger ,Subsidiary Ledger and other ledgers/register of accounts department.
4. Submit daily resource position to Head office.
5. IBTA posting, balancing, reconciliation in time.
6. Preparation of monthly profit and loss statements in time.
7. Passing of printing stationery /security stationary consumption voucher in time

Skills : Customer service

Customer service relations
Marketing financial services.
Banking product and services .
Relationship building .
Loan and account organization
Account management.
Knowledge of financial software.
Regulatory compliance

Skills : Accounts Department

bookkeeping general ledger (GL)
Accounts Receivable /
Accounts Payable
Payroll specialization
Intermediate knowledge of other corporate database software
Extensive bookkeeping knowledge
Administrative and clerical expertise
Advance knowledge of Quickbook and Excel

Skills ; Credit Department :

Policy application
Risk Mitigation
Preparation of loan proposals
Legal documents and Record keeping
Loan account origination
Operation management
Mortgage landing
Customer service
Problem solving
Audit regulatory compliance
Risk assessment problem solving
Ability to work under pressure

Skills : Computer

MS Word /MS Excel/ PowerPoint
FoxPro/ Oracle operations
BAXI Bank PC Bank LEADS
programme /TEMONOS T24
operations

8. Update payroll records including salaries, promotions, deduction, taxes, insurance and retirement.
9. Dealt with tax matter of the offices of the branch.

Key responsibilities : Prime Bank Limited (Agrabad Branch,Chittagong)

1. Preparation of Annual Income / Expenditure statement.
2. Preparation of budget and the analysis on variances, Monitoring & supervision day-to-day operation of accounts department.
3. Correspondence with branches and other bank branches, supply management information
4. time to time to Head Office.
5. Preparation of monthly Income/ Expenditure statement.
6. Looking after the Administration, Establishment activities of the branch.
7. Correspondence with Logistic & Support Service Division (LSSD) in connection with banks Printing & Security stationary /Furniture Fixture and machineries like Computer Consumable.
8. Preparation and maintenance of salary in salary disbursement register and statement thereof.
9. Entry of voucher in computer.
10. Maintenance of Clean Cash ,General Ledger ,Subsidiary Ledger and other ledgers/register of accounts department.
11. Submit daily resource position to Head office.
12. IBTA posting, balancing, reconciliation in time.
13. Preparation of monthly profit and loss statements in time.
14. Passing of printing stationery /security stationary consumption voucher in time.
15. Issuance and en-cash of Sanchyapatra . Issue and en-cash of different deposit schemes.
16. Dealt with tax matter of the offices of the branch.
17. Correspondence with regulatory bodies.
18. Preparation of Budget and the analysis of variance.
19. Supply of management information time to time regarding activities of the branch.

Key responsibilities: Prime Bank Limited (Gulshan Branch,Dhaka)

Bills /Remittance & Clearing Department:

1. Endorsements of Clearing.
2. Clearing instrument received and posting (Computer Clearing System) for through
3. Bangladesh Bank Clearing House.
4. Receive of all sorts of cheques/instruments with proper entries and safe keeping of them.
5. Responsible of all works of inland remittance.
6. OBC,LBC, payment and IBC,IBCA issue.

Key responsibilities : Prime Bank Limited (Laldighi East Branch,Chittagong)

Accounts Department :

1. Preparation of Annual Income / Expenditure statement.
2. Preparation of budget and the analysis on variances, Monitoring & supervision day-to-day operation of accounts department.

Professional skills :

Administrative skills.
Organizational skills .
Management skills.
Creative skills.
Marketing skills.
Collaboration skills

Interpersonal skills :

Administrative skills
Communication skills
Critical thinking
Customer service
Time management
Organizational skill
Decision making
Marketing skill

Hard Skills :

Accounting IT skills.
Extensive bookkeeping knowledge
Advance knowledge of QuickBook & Spreadsheets (MS Excel Google sheets
Intermediate knowledge of banking software
Intermediate knowledge of other corporate database software.
Knowledge of financial software

3. Correspondence with branches and other bank branches, supply management information time to time to Head Office.
4. Preparation of monthly Income/ Expenditure statement.
5. Looking after the Administration, Establishment activities of the branch.
6. Correspondence with Logistic & Support Service Division (LSSD) in connection with banks Printing & Security stationary /Furniture Fixture and machineries like Computer Consumable.
7. Preparation and maintenance of salary in salary disbursement register and statement thereof.
8. Entry of voucher in computer.
9. Maintenance of Clean Cash ,General Ledger ,Subsidiary Ledger and other ledgers/register of accounts department.
10. Submit daily resource position to Head office.
11. IBTA posting, balancing, reconciliation in time.
12. Preparation of monthly profit and loss statements in time.
13. Passing of printing stationery /security stationary consumption voucher in time.
14. Issuance and en-cash of Sanchyapatra . Issue and en-cash of different deposit schemes.
15. Processing of monthly main payroll for 25 + employees through FoxPro / Oracle software
16. Update payroll records including salaries, promotions, deduction, taxes, insurance and retirement.
17. Dealt with tax matter of the offices of the branch.
18. Correspondence with regulatory bodies.
19. Preparation of Budget and the analysis of variance.
20. Supply of management information time to time regarding activities of the branch.

Key responsibilities : Prime Bank Limited (Jubilee Road Branch, Chittagong)

♣ Retail Credit

1. Preparation and Maintaining of all types of proposals of consumer financing.
2. Maintaining and preparation of Car loan, supervision, tax /token issues follow-up and collection of charge documents, other documents/papers relating to loans and insurance regarding Car loans.
3. Preparation of credit proposal including Staff Loan.
4. Monitoring & supervision Retail Credit portfolio. Follow up of loan recovery (all type of Retail Loan)
5. Corresponding with HO, CAD sending disbursement documents to HO CAD for disbursement, e-mail and corresponding thereof.
6. CIB preparation and send to HO, Maintaining of Consumer loan proposal, ensuring timely approval and disbursement.
7. Scrutinize loan files received from DSE's, walking customers, verifying customer and guarantor's status.
8. Follow-up of loan recovery and periodically contact with phone, e-mail and occasionally by letter.
9. In addition to that I will do any job as and when required and asked by the Head of Branch, Chittagong.

Key responsibilities : Prime Bank Limited (Muradpur Branch, Chittagong)

Credit –in –Charge :

1. Supervision Preparation and maintaining of all types of proposals Corporate, SME, Consumer Financing, SOD, Staff Loan etc.
2. Preparation of all type of Credit proposals.
3. Collection of charge documents, Mortgage /IGPA other legal documents/papers relating to loans and insurance all type of Credit.
4. Corresponding with HO, CAD sending disbursement documents to HO CAD for disbursement, e-mail and corresponding thereof.
5. CIB preparation and send to HO, Maintaining of Consumer loan proposal, ensuring timely approval and disbursement.
6. Maintenance & preparation of SOD, ensuring timely approval and renewal of SOD facilities and preparation of related voucher.
7. Issuance of Bank Guarantee & maintenance
8. Lien of FDRs and other savings instruments from and to our branch. Making entry in Safe-in-Safe-out register.
9. Authorization of loan transaction in T24 credit related transaction.
10. Preparation of credit related vouchers and thereof.
11. Verification of Bank Guarantee (BG) from respective Department/Authority
12. Statement of related loan including CL
13. Monitoring and supervision Credit portfolio.
14. Authorization of RSys (Retail Loan Maintenance System

Key responsibilities : Prime Bank Limited (Retail Center ,Chittagong)

C C. Head of Retail Center

1. Supervision Preparation and Maintaining of all types of proposals of consumer finance.
2. Maintaining and preparation of Car loan, supervision, tax /token issues follow-up and collection of charge documents, other documents/papers relating to loans and insurance regarding Car loans.
3. Follow-up of timely preparation of credit proposal including Staff Loan.
4. Monitoring & supervision Retail Credit portfolio. Follow up of loan recovery (all type of Retail Loan)
5. Corresponding with HO, CAD sending disbursement documents to HO CAD for disbursement, e-mail and corresponding thereof.
6. CIB preparation and send to HO, Maintaining of Consumer loan proposal, ensuring timely approval and disbursement.
7. Scrutinize loan files received from DSE's, walking customers, referred by the different branch those borrowers close to our center, verifying customer and guarantor's status.
8. Housekeeping of retail center works.
9. In addition to that I will do any job as and when required and asked by the Head of Retail Center, Chittagong.

Ismat Ara Chowdhury