

Md. Maruf Hasan Minhaz

Credit Analyst

PROFILE

Excellent credit officer with strong communication skills, work ethic and attention to detail. Highly capable of carrying out tasks regarding credit approval and other relevant duties. Confidently meets customer needs.

PROFESSIONAL EXPERIENCE

Assistant Officer, Dhaka Bank PLC

29, October 2019 – Present

- ❖ Presented credit review outcomes to internal committees for assessment and approval.
- ❖ Researched and investigated loan application lists to prevent loaners defaulting on repayments.
- ❖ Conducted due diligence on customers, obtaining various records to demonstrate suitability for loan applications.
- ❖ Delivered comprehensive and supportive customer service to all clients using exceptional customer service skills.
- ❖ Met with clients and advised on loan conditions and negotiated further contract terms to meet client's needs.
- ❖ Demonstrated keen analytical skills, maximizing positive outcomes from financial data and reporting.
- ❖ Ensured credit scoring and grading processes were fair and compliant whilst maintaining lending security.
- ❖ Led credit department staff to provide rigorous monitoring and analysis of counterparty risk.
- ❖ Readied loan and mortgage agreements through timely implementation, gaining positive client feedback.
- ❖ Proposed key initiatives to senior stakeholders, garnering support to achieve business goals.
- ❖ Produced detailed financial reports, thoroughly analyzing data to seek areas for improved credit management

Operation Assistant, Dhaka Bank PLC

07 January 2018 – 28 October 2019

- ❖ Planning, Monitoring, and implementing various techniques to recovery of personal loan, car loan and credit cards.
- ❖ Preparing Reminder Letters issued to the client in order to ensure collection of payment and update the Dunned files.
- ❖ Monitoring customer relationship through all form of communications.
- ❖ Maintaining Written -Off Register, Visit Register.

EDUCATION

2022

Master of Business Administration (MBA) Finance

Khwaja Yunus Ali University - Enyatpur, Belkuchi, Sirajganj GPA: 3.33 (4.00)

2017

Bachelor of Business Administration (BBA) Account & Finance

American International University Bangladesh (AIUB) GPA: 3.38 (4.00)

2013

Higher Secondary Certificate (HSC) Business Study

Dhaka Commerce College GPA : 5.00 (5.00)

2011

Secondary School Certificate (SSC) Business Study

Dighulia Shahad Mizanur Rahman High School GPA: 4.81 (5.00)



CONTACT

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House# 7, Road#22, Rupnagar
R/A, Mirpur, Dhaka-1216

Phone number

① 01682807440

① 01706507660

Email

minhaz202@gmail.com

CORE QUALIFICATION

- Investment knowledge
- Information analysis
- Financial data analysis
- Financial planing
- Document preparing
- Credit application grading
- Legal compliance.
- Analytical problem-solving
- Customer service
- Excellent ability to work with team members
- Performance improvement technique
- Friendly

LANGUAGES

- ✘ Bangali
- ✘ English

HOBBIES

- ♣ Traveling
- ♣ Bike ride
- ♣ Camping

REFERANCES

- Md. Munir Hossain**
FVP & Manager
Dhaka Bank PLC Belkuchi,
Branch
017130111929
- Md Altimas Nirjhar**
SVP & Head- GSD
Dhaka Bank PLC- HO
01713185435