ASHRAF AL MAMUN, PhD

Professor | Banking, Financial Inclusion, Sustainable Finance & Management



Bangladesh Institute of Bank Management (BIBM),
Mirpur-2, Dhaka-1216, Bangladesh
Mobile: +88-01715-391-701
Email: mamun@bibm.org.bd
Email: ashrafalmamun@gmail.com
Website: www.bibm.org.bd

PROFESSIONAL PROFILE

Professor at the Bangladesh Institute of Bank Management (BIBM) with extensive experience in banking education, research, training, consultancy and institutional capacity development. Professional work spans financial inclusion, CMSME/SME finance, sustainable and green banking, environmental and social risk management, corporate governance, human resource management and banking-sector performance. Has led and contributed to consultancy assignments for Bangladesh Bank and development-partner-supported initiatives, alongside teaching, research leadership and executive training for the banking sector.

CORE EXPERTISE

Financial inclusion & access to finance	**SME/CMSME lending and credit risk**	**Sustainable finance & green banking**
Environmental and social risk management	**Corporate governance in banks**	**Banking HRM & workforce planning**
Banking education & executive training	**Research design, policy analysis & publications**	**Leadership, negotiation & management**

ACADEMIC INTERESTS

SME/CMSME financing; financial inclusion; sustainability issues and reporting; corporate governance; and human resource management.

PROFESSIONAL EXPERIENCE

Professor, Bangladesh Institute of Bank Management (BIBM) | 19 Dec 2024–Present
Teaching, research, consultancy, training and academic responsibilities.

Associate Professor, BIBM | 22 Nov 2010–18 Dec 2024
Academic, research, consultancy and executive-development responsibilities.

Director, Research, Development & Consultancy, BIBM | 15 Oct 2020–14 Nov 2023
Led and coordinated research, development and consultancy activities.

Director, Training (Additional Responsibility), BIBM | 23–26 Feb 2023
Additional responsibility for training administration.

Head of Training, HR Division, AB Bank PLC, Dhaka | 30 Nov 2008–10 Nov 2010
Oversaw local and international training activities; prepared training plans and budgets and supported Programme implementation.

Lecturer; subsequently Associate Professor, BIBM | 22 Jun 1997–27 Nov 2008
Joined BIBM as Lecturer and continued through 27 November 2008.

SELECTED CONSULTANCY EXPERIENCE

Served as Financial Inclusion Expert (National) in TA-6829 BAN: Supporting Post-COVID-19 Small-Scale Employment Creation Project (RRP BAN 54336-001**)** **Funded by Asian Development Bank (ADB).**

Team Leader of Assignment Title "Hiring Consulting Firm (National) for Strengthening Environmental and Social Risk Management Framework for Financial System" (Invitation No.: SFD(GBMS)1003/6/2/2021-1282, Dhaka, 02 May 2021) under the project "Up-Scaling Regulatory Landscape of Green Banking for Shariah Based Banks and Financial Institutions in Bangladesh", awarded by the Sustainable Finance Department, Bangladesh Bank, and **Funded by the Green Climate Fund (GCF).**

Team Member of Assignment Title "Developing Supervision Manual on Shariah Based Green Banking for Bangladesh Bank and Arranging Workshop for Capacity Building of Related Stakeholders (Invitation No.: SFD(GBMS)1003/6/2/2021-1282, Dhaka, 02 May 2021) under the project "Up-Scaling Regulatory Landscape of Green Banking for Shariah Based Banks and Financial Institutions in Bangladesh", awarded by the Sustainable Finance Department, Bangladesh Bank, and **Funded by the Green Climate Fund (GCF).**

Team Member of Assignment Title "Development of Training Manual and Comprehensive Training Program for Bangladesh Bank Officials on Shariah Based Sustainable Financing" (Invitation for Proposal No: BGD-RS-004/C4, Dhaka, 09 November 2021) under the project "Up-Scaling Regulatory Landscape of Green Banking for Shariah Based Banks and Financial Institutions in Bangladesh", awarded by the Sustainable Finance Department, Bangladesh Bank, and **Funded by the Green Climate Fund (GCF).**

Involved with BIBM Team in a consultancy project **"Development of Training Curriculum for Promotion of AB Bank Employees".**

Involved with BIBM team in a consultancy project "Assessment of Manpower Requirement of Individual Units (Branches & HO Divisions) of Dutch-Bangladesh Bank Limited with particular emphasis on maximizing productivity of Human Resources and ensuring only right size of manpower at right place".

Conducted a **Salary and Benefit Survey for The Industrial Promotion and Development Company (IPDC)** of Bangladesh Limited and Submitted Report on 15 September 2014. (Team: Dr. Prashanta K. Banerjee, Fahmida Chowdhury and Ashraf Al Mamun).

EDUCATION

PhD in Management

Torrens University Australia, Australia. Awarded September 2020. Thesis: "Disclosure of non-financial material sustainability information and company financial performance: Evidence from Australian listed companies."

Master of Business Administration (MBA)

Department of Management Studies, University of Dhaka, Bangladesh, 2007. CGPA: 3.79/4.00.

Master of Public Policy (MPP)

National Graduate Institute for Policy Studies (GRIPS), Tokyo, Japan, 2002. CGPA: 3.5/4.00.

Master of Commerce (Management)

University of Dhaka, Bangladesh, 1994 (held in 1996). First Class, 3rd position.

Bachelor of Commerce (Management)

University of Dhaka, Bangladesh, 1993 (held in 1994). First Class, 2nd position.

Ph.D. THESIS, PROJECT PAPER, POLICY PAPER AND DISSERTATION

Ph.D. thesis titled **"Disclosure of non-financial material sustainability information and company financial performance: Evidence from Australian listed companies"** for meeting the requirement of the Doctor of Philosophy (Management) at Torrens University Australia, Australia. Officially accepted for awarding the degree on 1 April 2020 and the Certificate was awarded on 14 September 2020.

Completed a Project Paper titled **"Accountability and Transparency in Banks: Bangladesh Perspective"** for partial fulfillment of the requirements of awarding MBA under the Department of Management Studies, Faculty of Business Studies, University of Dhaka in December 2006.

Completed a Policy Paper titled **"Policy Issues on Industrialization and Foreign Direct Investment in Bangladesh"** to Dr. Yoichi Okita, Professor & Program Director, Public Policy Program, GRIPS, for partial fulfillment of the requirements for the Mater of Public Policy Program on 31 August 2002.

Completed Internship in Grameen Bank and prepared a dissertation report on **"International Replication of Grameen Bank"** as a requirement of the fulfillment of M. Com (Management) Degree in 1996.

AWARDS and SCHOLARSHIPS

Received International Postgraduate Research Scholarships (IPRS) and Australian Postgraduate Awards (APAs) funded by the Australian Federal Government to complete Doctor of Philosophy (Ph.D.) in Management from Torrens University Australia, Adelaide, Australia (Session - September 2016 to August 2019).

Received **the Asian Development Bank - Japan Scholarship Program (ADB-JSP) Scholarship** to complete Master of Public Policy (MPP) from National Graduate Institute for Policy Studies (GRIPS), Tokyo, Japan, in 2001-2002 sessions.

Received merit based departmental scholarship in undergraduate and graduate level from the University of Dhaka, Dhaka, Bangladesh.

INSTITUTIONAL, EDITORIAL & ACADEMIC LEADERSHIP

- Director, Research, Development & Consultancy, BIBM | 15 Oct 2020–14 Nov 2023
- Former Executive Editor, Bank Parikrama, BIBM quarterly journal (15 October 2020–14 November 2023).
- Former Editor, BIBM Bulletin; served as Executive Member of BIBM Bulletin.
- Member, BIBM Academic Committee; involved in the Academic Calendar Committee and served as Member Secretary in 2005 and 2007.
- Former Program Officer, Center for Post Graduate Studies, BIBM (1 September 2003–31 July 2007).
- Team leader and member of BIBM research and consultancy projects; coordinated seminars, workshops, training courses and session design.
- Course teacher in the MBM day and evening programmes, including Governance in Banks, Strategic Management, Fundamentals of Management and Business Communication.

SELECTED RESEARCH MONOGRAPHS & POLICY PUBLICATIONS

Research Monograph 59 on **SME Financing in Bangladesh: Do Local Banking Market Structures Matter?** (Dr. Ashraf Al Mamun, Dr. Md. Mosharref Hossain, Dr. Md. Mahabbat Hossain, Suman Chandra Saha, Ishtiaque Ahmed Rahat), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh in **February 2022.** Seminar held on 2 November 2021, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.

Research Monograph 57 on **Employee Selection in Banks of Bangladesh: A Mixed Method Analysis** (Dr. Ashraf Al Mamun, Dr. Mohammad Tazul Islam, Anila Ali, Shakil Ezaz, Md Mosharraf Hossain), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh in **January 2022.** Seminar held on 17 August 2021, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.

Research Monograph 53 on **Operating Governance in Banks: The Role of Board of Directors** (Dr. Ashraf Al Mamun, Md. Rafiqul Islam, Md. Alamgir, Dr. Mohammad Tazul Islam, Dr. Md. Shahid Ullah, Maksuda Khatun), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh in **August 2021.** Seminar held on 30 November 2020, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.

Research Monograph 28 on **SME Financing and Inclusive growth: Bangladesh Perspective**. (Dr. Prashanta Kumar Banerjee, Ashraf Al Mamun, Md. Masudul Haque, Md. Ruhul Amin, and Dr. Md. Ezazul Islam), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh in **September 2017**. Seminar held in 2016.

Research Monograph 21 on **Bank Finance in Light Engineering Small Enterprises: Challenges and Possible Innovations,** (Ashraf Al Mamun, Md. Mosharref Hossain, Md. Masudul Haque and Md. Ashraful Alam), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh in **July 2016.** Seminar held on 24 August 2015, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.

Research Monograph 003 on ***SME Financing: Demand Side Problems and Supply Side Responses,*** (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh, in **January 2013**. Seminar held on April 07, 2012, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.

Research Monograph 004 on *SME Credit Risk Model,* (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh, in January 2013. Seminar held on April 07, 2012, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.

PEER-REVIEWED JOURNAL ARTICLES (INTERNATIONAL)

Ashraf Al Mamun, (2021), "Disclosure of non-financial material sustainability information: Evidence from Australian listed companies in the Materials sector"**,** American Journal of Trade and Policy, Vol. 8 No. 2 (2021): May - August Issue

Ashraf Al Mamun, (2019), "Disclosure of non-financial material sustainability information: Evidence from Australian listed companies in the Materials sector"**,** Asian Business Review. Vol 9 No 3 (2019): September-December.

Ashraf Al Mamun, (2018), *"Materiality of Non-financial Sustainability Disclosures: Implications for the Business Enterprises in Bangladesh*"**,** Asian Business Review. Vol 8 No 3 (2018): September-December.

Podder J. and Ashraf Al Mamun (2004) *"Loan Loss Provisioning System in Bangladesh Banking: A Critical Analysis"*, Managerial Auditing Journal, Vol. 19, No. 6, Emerald Publishing Ltd., United Kingdom.

PEER-REVIEWED JOURNAL ARTICLES (DOMESTIC)

Md. Mosharref Hossain, Abu Rashed Osman, and Ashraf Al Mamun (2023). "The Service Climate and Organizational Performance Using Balanced Scorecard Approach: Implications for Banks". Bank Parikrama (A quarterly Journal of Bangladesh Institute of Bank Management), Bank Parikrama, Volume XLVIII, Nos. 3 & 4, September & December.

Abu Rashed Osman, Md. Mosharref Hossain and Ashraf Al Mamun (2022). "Are Job Satisfaction and Employee Commitment Beneficial with Moderating Effect of Demographic Performance?". Bank Parikrama (A quarterly Journal of Bangladesh Institute of Bank Management), Vol. XLVII, No. 1 & 2, March and June.

Ashraf Al Mamun (2020), *"Corporate governance and its implications for the banking sector of Bangladesh"***,** The Cost & Management, Volume 48, number 2, March-April, 2020. (Accepted for publication on 19 March 2020, Ref. No.: ICMAB/J&PC/248).

Mamun, Ashraf Al and Shama Ahmad (2008), *"Accountability and Transparency in Bank Management Practices of Bangladesh: An Explorative Study",* 'The Bangladesh Accountant' (A quarterly Journal of the Institute of Chartered Accountants of Bangladesh), Vol. 60, No. 33, July – September 2008).

Rahman, Md. Zakaria, Md. Mizanur Rahman and Ashraf Al Mamun (2007), *"Globalization and Foreign Direct Investment: Policies, Status and Challenges for Bangladesh"*, Islamic University Studies (Part-C), Faculty of Business Administration, Vol. 6, No. 1, 2005-2006.

Adhikary, Bishnu Kumar and Ashraf Al Mamun (2007), *"Should Delisting of Shares be Encouraged? An Analysis from the Perspective of Cost Benefits and Governance,* 'The Bangladesh Accountant' (A quarterly Journal of the Institute of Chartered Accountants of Bangladesh), Vol 57, No. 30, October- December, 2007.

Al Mamun, Ashraf and Md. Mizanur Rahman (2007), "*Use of Technology in Bangladeshi Banking"*, Islamic University Studies (Part-C), Faculty of Business Administration, Vol. 5, No. 2, December 2002. [Published in 2007].

Shahid, A.T.M., P. K. Banerjee, and Ashraf Al Mamun (2004), *"Innovation in Banking Products in Bangladesh",* 'Bank Parikrama' (A quarterly Journal of Bangladesh Institute of Bank Management), Vol. XXVIII & XXIX, June 2003 – December 2004.

Mamun, Ashraf Al and J. Podder (2004), "*Privatization of the Japanese National Railways (JNR): A Lesson for Bangladesh"*, The Bangladesh Accountant (A quarterly Journal of the Institute of Chartered Accountants of Bangladesh), Vol. 44, No. 17, July – September, 2004.

Mamun, Ashraf Al (2002), *"Corporate Governance in Japan: Lessons for Bangladesh",* 'Bank Parikrama' (A quarterly Journal of Bangladesh Institute of Bank Management), Vol. XXVII, No. 2 & 3.

Mamun, Ashraf Al, Hafiz Al Asad Bin Haque and Shama Ahmad (2002) *"International Replication of Grameen Bank: A Framework for Poverty Alleviation"*, 'Journal of The Institute of Bankers Bangladesh', Vol. 49.

Saha, Sujit R., M.K. Barai, and Ashraf Al Mamun (1999). *"Progress and Prospects of Non-Banking Financial Institutions in Bangladesh",* 'Bank Parikrama', (A Quarterly Journal of Bangladesh Institute of Bank Management), Vol. XXIV, No.1. Seminar held in 1999 at BIBM.

OTHER BIBM RESEARCH & REVIEW PUBLICATIONS

CMSEs' Readiness for Bankability: Issues and Challenges (Dr. Ashraf Al Mamun, Dr. Md. Mosharref Hossain, Tahmina Rahman, Suman Chandra Saha, Mohammad Saifuddowla), Roundtable Discussion Series 2026, Vol. 11, issue 3, Bangladesh Institute of Bank Management, Dhaka, Bangladesh on **January 2026.**

Lending CMSEs Through Agent Banking in Bangladesh: Issues and Challenges (Dr. Ashraf Al Mamun, Dr. Md. Mosharref Hossain, Mohammad Abul Hashem, Suman Chandra Saha, Shyampal Chandro Mondal, Ishtiaque Ahmed Rahat), Roundtable Discussion Series 2024, Vol. 9, issue 3, Bangladesh Institute of Bank Management, Dhaka, Bangladesh on **November 2024.**

CMSMEs' Access to Finance in Bangladesh: Scope for Alternative Financing Options (Dr. Ashraf Al Mamun, Dr. Md. Mosharref Hossain, Mahmud Salahuddin Naser, Mohammad Shahidul Islam), Roundtable Discussion Series 2023, Vol. 8, issue 3, Bangladesh Institute of Bank Management, Dhaka, Bangladesh on **August 2023.**

Review of Human Resource Management of Banks 2021, (Dr. Ashraf Al Mamun, Dr. Mohammad Tazul Islam, Rexona Yesmin, Anila Ali, Shakil Ezaz, and Md. Mosharraf Hossain), Banking Review Series 2022, Issue 02, published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh in **August 2023.**

Developing Tailor-Made Products for CMSMEs by Banks: Do Business Characteristics Matter? (Dr. Ashraf Al Mamun, Dr. Md. Mosharref Hossain, Dr. Shamsun Nahar Momotaz, Tahmina Rahman, Anwar Faruq Talukder), Roundtable Discussion Series 2022, Volume No. 07, Issues No. 01, published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh in **March 2022.**

Probable Effects of COVID-19: CMSME Sector in Bangladesh (Dr. Ashraf Al Mamun, Dr. Md. Mosharref Hossain, Maksuda Khatun, Latifa Khanam, Md. Anwar Faruk Talukder, and Suman Saha), published in **Examining Probable Effects of COVID-19 on Selected Areas of the Banking Sector in Bangladesh**. (A **c**ompilation of Research paper on nine selected areas of Banking sector in Bangladesh: Bangladesh Economy, Liquidity, Credit Operations, Trade Services, CMSME Sector, Agriculture Financing, Supply Chain Financing, IT Operation, and Human Resource Management and Continuity of Business), Bangladesh Institute of Bank Management (BIBM), Dhaka, Bangladesh. (Published online in October 2020).

Review of Human Resource Management of Banks 2019, Banking Review Series 2020. **(**Dr. Ashraf Al Mamun, Dr. Mohammad Tazul Islam, Rexona Yesmin, Anila Ali, Shakil Ezaz, . Md. Mazharul Islam, Md. Mosharraf Hossain). A Compilation of the Review of Banking Activities for the year 2019) and published online by BIBM, Dhaka, Bangladesh in December 2020.

Financing Agro Processing SME's by Banks in Bangladesh: Issues and Challenges (Ashraf Al Mamun, Md. Masudul Haque, Tahmina Rahman, Md. Ashraful Alam and Dr. Zakir Hossain), ***Banking Research Series 2015*** (A Compilation of Research Workshop Key Note Papers), Bangladesh Institute of Bank Management (BIBM), Dhaka, Bangladesh. (Published in April 2016).

Business Process Re-engineering of SME Loans in Bangladesh: Issues and Challenges, (Ashraf Al Mamun, Md. Mosharref Hossain, Md. Shahid Ullah, Md. Ashraful Alam and Md. Khurshed Alam). ***Banking Research Series 2014*** (A Compilation of Research Workshop Key Note Papers), Bangladesh Institute of Bank Management (BIBM), Dhaka, Bangladesh. (Published in September 2015).

Working Capital Financing for SMEs: Problems and Issues*, Banking Research Series 2013* (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan). A Compilation of Research Workshop Key Note Papers, Bangladesh Institute of Bank Management, Dhaka, Bangladesh. (Published in July 2014).

Review of Human Resource Management of Banks 2015, Banking Review Series 2016. **(**Ashraf Al Mamun, Md. Masudul Haque, Rexona Yesmin, and Md. Rafiqul Islam). A Compilation of the Review of Banking Activities for the year 2014) and published by BIBM, Dhaka, Bangladesh in August 2016.

Review of Human Resource Management of Banks 2014, Banking Review Series 2015. **(**Ashraf Al Mamun, Md. Masudul Haque, Rexona Yesmin, Md. Rafiqul Islam, and Salahud Din Ahmed). A Compilation of the Review of Banking Activities for the year 2014 and published by BIBM, Dhaka, Bangladesh in November 2015.

Review of Non-Bank Financial Sector 2014: A Comparative Performance Evaluation of the Non-Bank Financial Institutions (Dr. Prashanta K. Banerjee, Sheikh Mozaffar Hossain, Ashraf Al Mamun, Md. Alamgir, Md. Ruhul Amin and Tahmina Rahman). Undertaken by Bangladesh Institute of Bank Management (BIBM) in 2014 and published by BIBM, Dhaka, Bangladesh in January 2016**.**

Review of Non-Bank Financial Sector 2013: A Comparative Performance Evaluation of the Non-Bank Financial Institutions. (Dr. Prashanta K. Banerjee, Ashraf Al Mamun, Md. Alamgir, Md. Mosharref Hossain, A.N.K. Mizan and Tahmina Rahman). Undertaken by Bangladesh Institute of Bank Management (BIBM) in 2013 and published by BIBM, Dhaka, Bangladesh (Published in July 2014).

***Involvement of Banks in Small Enterprise Financing: Problems and Issues for Bangladesh,* Annual Banking Conference 2013.** (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan). A Compilation of Conference Proceedings and Research Papers Presented in the Banking Conference, Bangladesh Institute of Bank Management, Dhaka, Bangladesh. (Published in July 2014).

Review of Non-Bank Financial Sector 2012: A Comparative Performance Evaluation of the Non-Bank Financial Institutions. (Dr. Prashanta K. Banerjee, Abdul Jalil Choudhury, Ashraf Al Mamun, Md. Alamgir, Md. Mosharref Hossain, A.N.K. Mizan and Tahmina Rahman). Undertaken by Bangladesh Institute of Bank Management (BIBM) in 2012 and published by BIBM, Dhaka, Bangladesh in **May 2013.**

***Informational Asymmetry in Banks: Customer's Right to Information,* Banking Research Series 2012.** (Abed Ali, Ashraf Al Mamun, A.N.K. Mizan and Tahmina Rahman). A Compilation of Research Workshop Key Note Papers, Bangladesh Institute of Bank Management, Dhaka, Bangladesh, **March 2013**.

Review of Non-Bank Financial Sector 2010: A Comparative Performance Evaluation of the Non-Bank Financial Institutions. (Dr. Prashanta K. Banerjee, Abdul Jalil Choudhury, Ashraf Al Mamun, Md. Alamgir, Md. Mosharref Hossain, A.N.K. Mizan and Tahmina Rahman). Undertaken by Bangladesh Institute of Bank Management (BIBM) in 2011 and published by BIBM in **April 2012.**

RESEARCH SEMINARS & PROJECTS

Research seminars/projects on SME financing and local banking market structures (2021); employee selection in banks (2021); operating governance and boards of directors (2020); SME financing and inclusive growth (2016); bank finance in light-engineering small enterprises (2015); SME credit risk models (2012 and 2014); SME credit demand and supply-side responses (2012); innovation in banking products (2004); lease financing in Bangladesh (2003); and non-bank financial institutions (1999).

TEACHING, TRAINING & PROGRAMME COORDINATION

Teaching and Programme areas include governance in banks, strategic management, fundamentals of management, business communication, SME/CMSME finance, SME credit risk management, venture financing, entrepreneurship development, financial-services marketing, HRM, lending risk analysis, credit management, banking laws and practices, leadership, team building, negotiation, total quality management, organizational behavior and motivation.

Workshops coordinated include corporate social responsibility and governance for sustainable banking; corporate governance and risk management; strategic HRM in bank branches; time and crisis management; HR development and branch HRM; bank marketing and financial product development; lease financing and securitization; managing core risks for senior bankers; and conflict and negotiation skills.

PROFESSIONAL DEVELOPMENT & STUDY VISITS (INTERNATIONAL)

Visited a number of financial institutions, training institutions, SME project in **Austria and Slovakia** from May 17-28, 2015 as part of the study visit organized by the INSPIRED project of European Union.

"CSR Workshop" organized by Asian Institute of Technology (AIT), **Thailand** from 6 – 11 June 2014.

Visited a number of financial institutions, training institutions, SME project in **Germany** from February 2 – 7, 2014 as part of the study visit organized by the INSPIRED project of European Union.

"Best International Practices: Training Bankers in SME Finance", Organized by Frankfurt School of Finance and Management from 5 to 7 February 2014, **Frankfurt am Main, Germany**.

"Developing Effective Managerial Skills", October 2010, Malaysian Institute of Management (MIM), Kuala Lumpur, **Malaysia**

PROFESSIONAL DEVELOPMENT (DOMESTIC)

"Masterclass on Climate Adaptation Finance: Training of Trainers" (Building National Capacity to Enhance Access to Climate Finance through Institutionalized Training for building national capacity of Bangladesh Bank and relevant stakeholders), Organized by Global Center on Adaptation (GCA), from 9 November to 13 November, 2025, held at Bangladesh Institute of Bank Management (BIBM), Dhaka, Bangladesh.

"Training of Trainers Masterclass on Climate Adaptation Finance:" (Building National Capacity to Enhance Access to Climate Finance through Institutionalized Training for building national capacity of Bangladesh Bank and relevant stakeholders), Organized by Global Center on Adaptation (GCA), on 01 November 2025, held at GCA South Asia Office, Dhaka, Bangladesh;

"SME Delinquency Negotiation Techniques", organized by INSPIRED project of European Union from 7 – 9 April 2014, Dhaka, Bangladesh.

"SME Credit Risk Management Refresher Course", organized by INSPIRED project of European Union from 4 – 6 March 2014, Dhaka, Bangladesh.

"SME Delinquency Management – phase1 and Train the Trainer" organized by INSPIRED project of European Union from 27 – 31 January and 31 March – 4 April, 2013, Dhaka, Bangladesh.

"SME Credit Risk Management: Agro Machinery and Agro Processing", organized by INSPIRED project of European Union from 29 September 2013 to 02 October 2013, Dhaka, Bangladesh.

"SME Credit Risk Management: Garment and Leather Sector", organized by INSPIRED project of European Union from 22-25 September, 2013, Dhaka, Bangladesh.

"SME Credit Risk Management – phase 1& 2", organized by INSPIRED project of European Union from 14-18 October 2012 and 02-06 December, 2012, Dhaka, Bangladesh.

"SME Delinquency Management – phase 1 and Train the Trainer", organized by INSPIRED project of European Union from 27-31 January, 2013 and 31 March – 04 April, 2013, Dhaka, Bangladesh.

"Corporate Governance in Banks and Central Banks", September 29-30, 2009, Bangladesh Bank Training Academy (BBTA), Dhaka.

Completed 6 days training course on **'Shipping in Export and Import',** organized by the Dhaka Chamber of Commerce and Industry (DCCI), Dhaka, Bangladesh.

Completed 5 days training course on **'Export Documentation',** jointly organized by the DCCI and GTZ, Dhaka, Bangladesh.

Attended a Daylong Workshop on **'Multi Modal Transport System in Export & Import Trade',** organized by the DCCI, Dhaka, Bangladesh.

Completed 5 days training course on **'Letter of Credit for Export and Import Operations'** organized by the DCCI, Dhaka, Bangladesh.

PROFESSIONAL MEMBERSHIPS

- Alumni Member, Torrens University Australia.
- Alumni Member, National Graduate Institute for Policy Studies (GRIPS), Tokyo, Japan.
- Member, Bangladesh Society for Training and Development (BSTD).
- Life Member, Dhaka University Alumni Association (DUAA).
- Member, Management Net, Department of Management, University of Dhaka.

COUNTRY VISITED

Australia, The United States of America, Japan, Federal Republic of Germany, Kingdom of Thailand, Austria, Hungary, The Slovak Republic, Qatar, Malaysia, Bhutan, and India.

PERSONAL INFORMATION

Father	Md. Mutiur Rahman
Mother	Sufia Khatun
Spouse	Shama Ahmad
Son	Asif Al Mamun
Residential Address	Flat 2 B 4, Lake Breeze Apartment, House 5, Road 32 (Old), 11 (New), Dhanmondi R/A, Dhaka-1209, Bangladesh.
Permanent Address	**Village:** Baherchar, **Post Office:** Tejkhali, **Police Station:** Banchharampur, **District:** Brahmanbaria, **Country:** Bangladesh.
Date of Birth	27 June 1973
Blood Group	A+

REFERENCES

Available upon request.