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# Dr. Md. Mahabbat Hossain *CIPA, CSAA, DIB*

**(Islamic Banking and Finance Professional)**

## Short Biography

Dr. Md. Mahabbat Hossain CIPA, CSAA is an accomplished Islamic Finance Professional, serves as an Associate Professor at the Bangladesh Institute of Bank Management (BIBM). His expertise extends beyond academia to encompass several pivotal roles in the applied field of Islamic finance. Dr. Hossain is an active Member of various Working Groups within the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). He was an Academic Advisor of the Central Shariah Board for Islamic Banks of Bangladesh (CSBIB).

He further contributes as a Shariah Supervisory Board (SSB) Member for BEXIMCO Green Sukuk al Istisna'a and BBML (PRAN-RFL) Sukuk. His dedication to ensuring compliance and ethical practices in finance is evident through his membership in the SSB of IDLC Islamic Finance Window, and Impress Capital Limited (ICL) Shariah Fund. Dr. Hossain was also a Member of SSC/SSB for IFIC Bank PLC, Meghan Bank PLC, SBAC Bank PLC and IDLC Asset Management Shariah Fund.

Dr. Hossain has extensive experience as a consultant and technical expert in Islamic banking and finance. He served as a Financial Inclusion Expert for the Asian Development Bank (ADB), preparing a technical report on Shariah-compliant options for the Universal Pension Scheme (UPS) of the National Pension Authority (NPA). He has contributed to multiple Shari'ah review and feasibility studies for banks and financial institutions, and has been actively involved in Sukuk development in government and corporate level.

Dr. Hossain's commitment to excellence is underscored by his association with the Institute of Internal Auditor (IIA) and IIA Bangladesh. He is a Life Member of Bangladesh Society for Training and Development (BSTD). He also takes on roles as an Editorial Associate of Bank Parikrama (Journal of Banking and Finance of BIBM) and an Editorial Board Member of ABC Journals. As a testament to his dedication to the field, he holds a life membership with the Bangladesh Accounting Association (BAA), Rajshahi University Accounting Alumni Association (RUAAA), Rajshahi University Alumni Association (RUAA).

Dr. Hossain's passion for knowledge sharing and collaboration is evident through his founding of the Bangladeshi AAOIFI Fellows Forum (BAFF), which serves as a Knowledge Sharing Forum for Bangladeshi Islamic Finance Professionals. Besides, he is the Principal Coordinator of IBFC Thrive with Shari'ah, which is a knowledge repository in the area of Islamic banking and finance.

His extensive educational background includes a PhD in Accounting and Information Systems from the Institute of Business Administration at Rajshahi University. He obtained his BBA and MBA in Accounting from the same esteemed university. Furthering his expertise, Dr. Hossain completed a Diploma in Islamic Banking from the Institute of Islamic Banking and Insurance in London, UK. He holds the distinguished titles of Certified Islamic Professional Accountant (CIPA) and Certified Shari'ah Advisor and Auditor (CSAA) Fellow, awarded by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

With a prolific research and publication record exceeding 90 articles in national and international journals, Dr. Hossain has demonstrated a sustained commitment to advancing the field of banking and finance. His professional career spans over 20 years, encompassing teaching, training, consultancy, and research in this dynamic sector. Recognizing his leadership and dedication to promoting best practices in Islamic banking and finance in Bangladesh, Dr. Hossain was honored with the "BAFF Award 2023."

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# Curriculum Vitae



## DR. MD. MAHABBAT HOSSAIN

**BBA & MBA (Accounting), PhD. (IBA, RU), DIB (IIBI, UK), CIPA & CSAA (AAOIFI)**

### Associate Professor, BIBM


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## A. Professional Experience

- More than twenty (20) years of teaching, training, research and consultancy experience in the area of banking & finance.
- Working as a Faculty Member at BIBM since August 2006.
- Worked as a Lecturer at ASIAN UNIVERSITY OF BANGLADESH from September 2005 to August 2006.

## B. Academic and Professional Qualification

- Ph.D. in Accounting and Information Systems, Institute of Business Administration, University of Rajshahi (2016).
- MBA and BBA in Accounting, University of Rajshahi, Bangladesh (completed in 2002 and 2001, respectively).
- Certified Islamic Professional Accountant (CIPA), awarded by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain (2020); Membership No.: CIPA181234.
- Certified Shari'ah Advisor and Auditor (CSAA), awarded by AAOIFI, Bahrain (2020); Membership No.: CSAA1903438.
- Diploma in Islamic Banking (Dip Islamic Banking), awarded by Institute of Islamic Banking and Insurance (IIBI), London, United Kingdom (2016).

## C. Professional Other Attachment

- Principal Coordinator, **IBFC*Thrive with Shari'ah*** (a knowledge repository) from October 10, 2023.
- Chief Editor, Islamic Banking and Finance in Bangladesh – Annual Review from 2024.
- Member, Shariah Supervisory Committee (SSC) of IDLC Finance PLC from June 08, 2023.
- Member, Shariah Advisory Board (SAB) of ICL INCTL Shariah Fund (Impress Capital Ltd.) from April 27, 2023.
- Member, Shariah Supervisory Board (SSB) of BBML (PRAN-RFL) Sukuk from October 04, 2021.
- Member, Shariah Supervisory Board (SSB) of BEXIMCO Green Sukuk from April 03, 2021.
- Member, Shariah Supervisory Board (SSB) of "IDLC Asset Management Shariah Fund" from January 30, 2019.
- Member, Institute of Internal Auditor (IIA) and IIA Bangladesh from February 2019 (Member ID: 2165377).
- Life Member of Bangladesh Society for Training and Development (BSTD) from July 09, 2014 (Membership No. 87).
- Life Member of Bangladesh Accounting Association (BAA) from December 06, 2022 (Membership No. 2100507 LM).
- Life Member of Rajshahi University Accounting Alumni Association (RUAAA) from December 06, 2022 (Membership No. LM 00046).
- Life Member of Rajshahi University Alumni Association (RUAA) from April 13, 2025 (Membership No. LM 4830).
- Editorial Associate, Bank Parikrama (A Journal of Banking and Finance of BIBM) from July 26,2020.
- Founding President and Member, Bangladeshi AAOIFI Fellows Forum (BAFF) from February 13, 2021 to April 12, 2026 (Membership No. BAFF0001).
- Former Editorial Board Member of ABC Journals from February 07, 2013 to December 31, 2018.
- Former Member, Executive Committee, Asian Business Consortium (Research House).
- Former Academic Advisor, Central Shariah Board for Islamic Banks of Bangladesh (CSBIB) from July 25, 2020 to September 23, 2024.
- Former Member, Shariah Supervisory Committee (SSC) of Meghan Bank PLC from November 04, 2020 to December 31, 2024.
- Former Member, Shariah Supervisory Committee (SSC) of IFIC Bank PLC from May 21, 2023 to January 18, 2024.
- Former Member, Shariah Supervisory Committee (SSC) of SBAC Bank PLC from October 14, 2020 to Feb. 20, 2024.

- Former Member, Shariah Supervisory Board (SSB) of Summit Communication Limited for "Non-Convertible Mudarabah Bond" formed on July 25, 2019.
- Guest Speaker of Different Banks and Finance Companies.
- Former Adjunct Faculty of Private Universities including AUB, NUB, BUBT, SEUB, SUB.

**D. Selected Consultancy Experience**

- Consultant, Second Strengthening Social Resilience Program as Financial Inclusion Expert of Asian Development Bank (ADB) for preparing a technical report on "Shariah-Compliant Financial Options for Universal Pension Scheme Management and Operation" from July 23, 2026 to February 28, 2026.
- Member, Shari'ah Review Consultancy Team (2024) of Prime Bank PLC for Islamic banking documents verification.
- Member, Feasibility Study Team (2023) of Commercial Bank of Ceylon PLC for Islamic Banking Launching in Bangladesh.
- Member, Shari'ah Review Consultancy Team (2023) of IDLC Islamic Finance Window for documents verification.
- Member, BBML (PRAN-RFL) Sukuk Shariah Vetting (2021) Consultancy Team.
- Member, Sukuk Technical Committee of Bangladesh Bank from October 17, 2021.
- Coordinator, External Committee (2021) of CSBIB for Shariah Pronouncement on BEXIMCO Green Sukuk.
- Member, Technical Sub-Committee (2021) of CSBIB for evaluating Subordinated Mudaraba Sukuk of Social Islami Bank PLC on a request of Bangladesh Bank.
- Member, Technical Sub-Committee (2021) of CSBIB for providing opinion on the Shariah aspects of profit against Working Capital Financing under Stimulus Package on request of Agrani Bank PLC.
- Member, Technical Sub-Committee (2021) of CSBIB for providing Shariah-based opinion on Monetization proposal of City Bank PLC.
- Member, Technical Sub-Committee (2020) of CSBIB for evaluating Draft Guidelines on Islamic Banking of Bangladesh Bank.
- Member, Financial Accounting Standards (FAS alignment with IFRS 18) Working Groups (WG) (2026) of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).
- Member, Financial Accounting Standards (FAS-1, 3, 4, 1st Time Adoption, Conceptual Framework) Revision Working Groups (WG) (2020-2021) of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).
- Member, Financial Accounting Standards (FAS 7 and 10_Salam and Instisna'a) Revision Working Groups (WG) (2024) for Salam of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).
- Member, Small and Medium-sized Enterprises (SMEs) & Micro Enterprises Working Group (2021) of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).
- Member, Consultancy Services (2019) provided by BIBM for developing banking manuals of NCC Bank PLC,
- Developed, designed and conducted need-based training module on Islamic banking for different entities including Mercantile Bank PLC, Mutual Trust Bank PLC, Standard Bank PLC, SBAC Bank PLC, Sonali Bank PLC, UCB PLC, LankaBangla Finance PLC.
- Provided consultancy services for development, expansion and stability of different Islamic Finance Institutions (IFIs).

**E. Author/Co-Author of Book**

1. Author: Fundamentals of Islamic Banking and Finance [A Compilation of Lecture Synopses] (2025).
2. Co-Author: Sukuk Structuring, Issuance and Governance, published by Bangladesh Institute of Bank Management (2024)
3. Co-Autor: Reforms Towards Advancing Islamic Banking for Sustainable Economy (2024).

**F. Published Article in National and International Journals**

1. Kafi, M.A., Hossain, M.M. and Uddin, M.M. (2009). "Satisfaction Level of Credit Card Holders': A Case of Standard Chartered Bank", *The Journal of Nepalese Business Studies,* Vol. 6, No. 1, pp. 29-41.
2. Hossain, M.M. (2011). "Intellectual Capital Disclosure by the Listed Fuel & Power and Engineering Firms in Bangladesh", *Asian Accounting and Auditing Advancement, 4A Journal*, Vol. 1, No. 3, pp. 221-243.
3. Rouf, M.A. and Hossain, M.M. (2011). "The Corporate Social Responsibility Disclosure: A Study of Listed Companies in Bangladesh", *BANK PARIKRAMA, A Journal of Banking & Finance*, Vol. 35 & 36, pp. 78-99.
4. Nurunnabi, M., Hossain, M. A. and Hossain, M. M. (2011). "Intellectual Capital reporting in a South Asian Country: Evidence from Bangladesh", *Journal of Human Resource Costing & Accounting (JHRCA),* Vol. 15, No. 3, pp. 196-231.
5. Hossain, M.M. (2011). "Disclosure Requirements in Annual Reports by the Listed Banking Companies: Cases from Bangladesh", *The Bangladesh Accountant,* July – September, pp. 22-43.

6. Karim, A.K.M.W., Hossain, M.A. Nurunnabi, M. and Hossain, M.M. (2011). "Impact of Corporate Governance on the Extent of Disclosure by Listed Commercial Banks in Bangladesh", *PROSHIKHYAN*, Vol. 19, No. 2, pp. 17-39.
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8. Hossain, M.M. and Uddin, MA. (2012). "Impact of BFRS 7 in the Financial Statements of Banks: A Case from Bangladesh", *The Cost and Management*, Vol. XL, No. 2, pp. 13-17.
9. Hossain, M.M. (2012). "Financial Statement of Banks under Islamic Shariah: Status of Regulatory Compliance", *Thoughts on Economics*, Vol. 22, No. 1, pp. 53-67.
10. Akterujjaman, S.M. Hossain, M.M. and Hossain, M.F. (2012). "SMEs Loan Disbursement and Recovery Management of BRAC Bank Limited: An Empirical Analysis", *PROSHIKHYAN,* Vol. 20, No. 2, pp. 33-55.
11. Hossain, M.M. and Mizan, A.N.K. (2012). "Revenue-Expense Tradeoff and Profitability of Commercial Banks in Bangladesh", *Journal of the Institute of Bankers Bangladesh,* Vol. 59, No. 2, pp. 1-12.
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14. Rahman, T. and Hossain, M.M. (2013). "Analysis of Investment Cost: The Case of Islamic Banks in Bangladesh", *Journal of Islamic Economics, Banking and Finance,* Vol. 9, No. 1, pp. 63-76.
15. Hossain, M.M. and Hossain, M.M. (2013). "Cost of Funds of Non-Bank Financial Institutions in Bangladesh: Internal Factors Analysis", *Asian Business Review*, Vol. 2, No. 2, pp. 29-36.
16. Hossain, M.M. and Mizan, A.N.K. (2013). "Earnings Diversification and EPS of Islamic Banks in Bangladesh", *Thoughts on Economics*, Vol. 23, No. 1, pp. 95-106.
17. Hossain, M.M., Mizan, A.N.K. and Rana, M.M. (2013). "Disclosure of Digital Communication Address: A Study on Listed Non-Financial Companies in Bangladesh", *PROSHIKHYAN,* Vol. 21, No. 2, pp. 48-61.
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21. Amin, M.R., Kafi, M.A. and Hossain, M.M. (2014). "Relationship between Ownership Structure and the Modes of Dividend Payment: A Study on Dhaka Stock Exchange", *Asian Business Review*, Vol. 4, No. 1, Issue 7, pp. 7-11.
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25. Hossain, M.M. and Uddin, M.A. (2017). "Intellectual Capital Disclosure by the Listed Financial Institutions: A Case of Bangladesh", *Bank Parikrama,* Vol. XLII, No. 3&4, pp. 122-155.
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28. Ahmad, M. U. and Hossain, M.M. (2019). "The Effect of Low and Negative Interest Rates: Evidences from India and Bangladesh", *Journal of International Economics* (A Journal of the Institute of Public Enterprise, India), Vol. 10, No 1, pp. 30-41.
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30. Hossain, M.M. Khadem, M.A.R.K. and Ahmed, M.U. (2023). "Application of Murabahah Mode of Financing by Islamic Banks of Bangladesh: Issues and Recommendations", *Bank Parikrama,* Vol. XLVIII, Nos. 1&2, pp. 40-71.
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**Research at BIBM and Published in its Different Publications**

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37. Banerjee, P.K., Hossain, M.M., Amin, M.R. and Khatun, M. (2012). "International Financial Reporting Standard (IFRS) 7: Issues and Challenges for Banks", *Banking Research Series 2012*, Paper 2, pp. 25-54, BIBM, Dhaka.
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43. Siddique, M.M., Ullah, M.S., Hossain, M.M., Islam, S.N. and Talukder, A.K. (2015). "Review of Internal Control and Compliance of Banks – 2014", *Banking Review Series 2015*, Paper 4, pp. 191-238, BIBM, Dhaka.
44. Banerjee, P.K., Karmaker, D.R., Pandit, A.C., Hossain, M.M., Rahman, T., Faisal, N.A. and Azam, M.T. (2015). "Credit Operations of Banks – 2014", *Banking Review Series 2015*, Paper 1, pp. 01-58, BIBM, Dhaka.
45. Hossain, S.M., Islam, S.N., Hossain, M.N., Hossain, M.M., Yesmin, R. and Mohiuddin, G. (2015). "Financial Inclusion Initiatives of Bangladesh Bank: Evaluation and Challenges", *Banking Research Series 2015*, Paper 5, pp. 199-268, BIBM, Dhaka.
46. Banerjee, P.K., Hossain, M.M, Rahman, T. and Das, S.C. (2016) "Costing, Accessibility and Environmental Aspects in Annual Report of Banks in Bangladesh", *Research Monograph*, No. 18, pp. 01-63, BIBM, Dhaka.
47. Banerjee, P.K., Haque, M.M., Hossain, M.M. and Faisal, N.A. (2016). "Excess Liquidity: How to Solve?" *Roundtable Discussion Series 2016*, Paper 4, pp. 111-140, BIBM, Dhaka.
48. Siddique, M.M., Ullah, M.S., Hossain, M.M., Islam, S.N. and Haque, M.M. (2016). "Review of Internal Control and Compliance of Banks – 2015", *Banking Review Series 2016*, Paper 4, pp. 233-294, BIBM, Dhaka.
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51. Alamgir, M., Hossain, M.M. and Faisal, N.A. (2017) "Issues and Challenges for Islamic Finance and Banking in Bangladesh in the Perspective of Global Development", *Research Monograph* 23, pp. 1-75, BIBM, Dhaka.
52. Chowdhury, S.A., Ullah, M.S., Amin, M.R., Rahman, T., Hossain, M.M., and Talukder, A.F. (2017). "Implication of Loan Rescheduling and Write-Off on the Performance of Banks", *Research Monograph,* No. 25, pp. 1-79, BIBM, Dhaka.
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57. Banerjee, P.K., Mustafa, M.S., Hossain, M.M, and Ahmed, I. (2018) "Sustainability Reporting Practices in Banks of Bangladesh", *Research Monograph,* No. 31, pp. 1-40, BIBM, Dhaka.
58. Siddique, M.M., Mehdee, T., Hossain, M.M., Yesmin, R., Halim, M.A. and Das, S.C. (2018). "Impact of Social Safety Net Programs on the Performance of SOCBs", *Research Monograph,* No. 35, pp. 1-41, BIBM, Dhaka.
59. Mustafa, M.S., Hossain, M.M. Ahmed, T. and Banu, R. (2018). "Loan Takeover in Bangladesh: Is It a Healthy Practice?" *Roundtable Discussion Series 2018*, Paper No. 3, pp. 81-119, BIBM, Dhaka.
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61. Alamgir, M., Hossain, M.M., Ahmed, T., and Safiullah, A.Q.M. (2018). "Islamic Banking Operations in Bangladesh – 2017", *Banking Review Series 2018*, Paper No. 7, pp. 433-490, BIBM, Dhaka.
62. Alamgir, M., Hossain, M.M., Halim, M.A., and Rahman, M.M. (2018). "Product Diversification of Islamic Banks: Prospects and Challenges", *Research Monograph,* No. 38, pp. 1-38, BIBM, Dhaka.
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92. Hossain, M.M., Karim, M.A., Uddin, M. F., Arefin, M.E., Faruq, M.O., and Rahman, A.K.M.M. (2026). "Liquidity Management of Islamic Banks: Bangladesh Context", *Banking Research Series 2026* (upcoming), workshop held on June 25, 2026 at BIBM, Dhaka.

**G. Feature Published in Bulletin and Conference Proceedings**

1. Hossain, M.M. (2009). "Accounting Standards for Bangladesh", *BIBM Bulletin, A Quarterly Publication of BIBM,* Vol. 12, No. 2, (2009), pp. 2.
2. Hossain, M.M. (2012). "International Financial Reporting Standard 7 and Financial Statements of Banks", *BIBM Bulletin, A Quarterly Publication of BIBM,* Vol. 15, No. 1 & 2, (2012), pp 3-4.
3. Hossain, M.M. and Khatun, M. (2013). "Status and Performance of Internal Control and Compliance Department of Banks in Bangladesh", Conference Proceedings of Annual Banking Conference 2013, Paper 14, pp. 204-212, BIBM, Dhaka.
4. Hossain, M.M. and Hossain, M.M. (2018). "Status of Non-Bank Financial Institutions of Bangladesh: A Comparison with Banking Financial Institutions", Conference Proceedings of Annual Banking Conference 2018, Paper 09, pp. 144-154, BIBM, Dhaka.
5. Ahmed, M.U. and Hossain, M.M. (2023). "A Review of Financial Reporting Issues of Islamic Financial Institutions", presented in the International Accounting Conference 2023 organized by Bangladesh Accounting Association (BAA) held during January 28-29, 2023, Dhaka.
6. Hossain, M.M. (2024). "Strengthening Shari'ah Governance of Islamic Financial Institutions in Bangladesh: International Standard Perspective", Paper Presented in a National Seminar on 'Accounting, Auditing and Governance of Islamic Banks' held on June 8, 2024, Dhaka.
7. Hossain, M.M. (2025). "Effectiveness of Shariah Supervisory Committees in Islamic Banking and Finance Companies of Bangladesh", Conference Proceedings of Annual Banking Conference 2025, organized by Bangladesh Institute of Bank Management (BIBM) held during April 09-10, 2025, Dhaka.
8. Hossain, M.M. (2026). "Advancing Islamic Banking and Finance in Bangladesh: Structural Reforms and Actionable Policy Recommendations", *IBCF Newsletter*, Vol. 01(01), pp. 33-36.

**H. Professional Training Received**

- "AI Mastery for Banking Education and Research" organized by BIBM during June 20-21, 2026
- ISSF 2024 and Masterclass on "Shariah Decision Making in the Islamic Financial Industry: Defining Principles and Controlling Practices, during October 21-23, 2024, ISRA Malaysia.
- Mastering the Conversion of a Conventional Bank to an Islamic Bank organized by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) during October 10-13, 2022.
- Envisioning Tomorrow: Pioneering the Islamic Fintech Wave by Emnes Events, Malaysia during August 24-26, 2021.
- Technical workshop on AAOIFI code of ethics for Islamic finance professionals by AAOIFI;
- Issuance and Management of Sukuk in Bangladesh by CSBIB;
- Shariah Governance of Islamic Banking and Finance conducted by CIBE;
- WIFE-SEACO Foundation Dhaka Roundtable 2019;
- Shariah Governance in Islamic Banking: Global Experience conducted by IBCF;
- Program on GRI Standards conducted by GRI South Asia in Dhaka;
- Bootcamp on Internal Audit, Magnum Management Consulting, Dhaka;
- Analysis Panel Data Using STATA at BIBM, Dhaka; Econometrics in EViews Software at BIBM, Dhaka;
- ICC Workshop on International Factoring for Foreign Trade;
- Assessment of Working Capital Requirements at NIBM, India;
- Transition to IFRS: Issues and Challenges for Commercial Banks at NIBM, India;
- Empirical Research Methodology Course at BIBM, Dhaka; Training of Trainers (TOT) Course at BSTD, Dhaka;
- Tally ERP9, an accounting software, at ASAUB, Dhaka; ACCPAC, an accounting software, at ICMAB, Dhaka;
- Statistical Package for the Social Sciences (SPSS) at IBA, RU, etc.

**I. Additional Responsibility at BIBM**

- Member, BIBM IT/Computer Committee from April 16, 2026 to date.
- Member, BIBM Academic Committee for the year 2024 & till date.
- Member, BIBM Investment Committee in 2022 and 2025.
- Senior Administrative Officer (In-charge) from August 01, 2024 to December 2024.
- Member, MBM-Evening Exam Committee from May 12, 2022 to June 30, 2023 and in 2025.
- Coordinator, Certified Islamic Banking and Finance Professional (CIBFP) [Led by Global & Local Islamic Finance Professionals] of BIBM from June 21, 2021 to date.
- Coordinator, Certified Expert in Credit Management, from Dec. 3, 2018 to date.
- Editorial Associate, Bank Parikrama from July 26, 2020 to date.
- Executive Member, BIBM Bulletin, a Quarterly-Periodical up to July 2020.
- Pre-Auditor, BIBM from July 14, 2019 to February 2020.
- Program Officer of Evening Masters in Bank Management (EMBM) program from June 2012 to November 2013.
- Program Officer of Masters in Bank Management (MBM) program from August 2007 to January 2009.
- Member, Examination Committee of BIBM in different times.
- Internal Auditor of BIBM in different years.
- House-tutor of BIBM Hostel in different periods.
- Member of Purchase Committee of BIBM in different years.

**J. Country Visited**

- Bangladesh: Home Country
- Saudi Arabia: May-July 2023 and December 2025
- Malaysia: October 2024
- Bahrain: May 2023
- India: December 2012 and July 2016

| REFEREES | |
|---|---|
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