

Curriculum Vitae

MD. EBTADUL ISLAM

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Career Objective

Seeking a prestigious job or engagement in any bank/financial institution where I can prove my worth, utilizing the knowledge acquired during my studies and experience gathered during services rendered in (a) **AB Bank Ltd as SEVP & Head of Dept. of ICC** (b) **Jamuna Bank Limited as EVP & Head of ICCD** and (c) **Bangladesh Bank (BB) for 34 years--retired as an Executive Director in HO.** I think I am still energetic to work hard with sincerity to the best of my ability and entire satisfaction of the management.

Educational Qualification

SL No.	Institution Attended	Passing Year	Degree/ Certificate Obtained
1	Vanderbilt University, USA	1997	M.A. in Economics
2	Jagannath College, Dhaka University	1988	Certificate Course in Economics
3	Rajshahi University, Rajshahi	1980	M.A. in English
4	Rajshahi University, Rajshahi	1979	B.A (Hon's) in English
5	Govt. A.H. College, Bogra	1974	Higher Secondary Certificate
6	Punat High School, Joypurhat	1972	Secondary School Certificate

Work Experience

As Commercial Banker- I have been working in the **AB Bank Limited**, H.O. as SEVP & Head of DICC since 15 October 2019 on contract which will expire on 31 December 2020. Here I have been discharging my responsibilities for making Internal Control & Compliance effective by way of identifying, assessing and managing the risks through risk-based audit. Here my prime responsibility has been to ensure that the internal controls have been recognized in different units of the Bank properly and implemented them effectively for achieving the Bank's objectives and securing the resources of the bank. As a member of the **Shariah Supervisory Committee** of AB Bank I have attended the meetings for ensuring its Shariah-based Islamic Banking Operations and compliance of Shariah Principles.

I have also the working experience in **Jamuna Bank Limited, H.O.** as EVP & Head of ICCD from 09 July 2015 to 31 December 2018 while I discharged my responsibilities for making Internal Control & Compliance effective by way of identifying and managing the risks through audit & inspections. There my prime responsibility was to ensure the Board through Audit Committee that the Internal Controls set for different Divisions/Branches are functioning well to help achieve the Bank's objectives and mitigate the risks of the Bank.

As Central Banker- On being recruited as an **Officer Class-I (AD)**, I joined the **BB** in 1981 and worked in different Departments/Offices. I have worked in different dep'ts like, Dep't of Banking Inspection, Dep't of Offsite Supervision, Bangladesh Bank Training Academy, Foreign Exchange Policy Dep't, Secretary's Dep't, Internal Audit Dep't, etc. in HO and also at Motijheel Office (as office chief), Bogura, Rajshahi, Sylhet & Rangpur (as office chief) Offices in different capacities. I have got ideas on prudential regulations for banks especially on Loan Classification & Provisioning, Loan Rescheduling, Loan Write-Off, Capital Adequacy, Maintenance of CRR SLR, Corporate Governance Issues, Risk Management, etc.

Training/ Seminar/Assignment- Attended Home

SI	Program	Organizer & Venue	Duration
01	Theoretical Training on Central Banking	Bangladesh Bank Trg. Academy (BBTA)	From 21 April 1981 to 03 August 1981
02	Practical Training on Commercial Banking	Uttara Bank Limited, Santinagar Branch	From 14 August 1981 to 31 October 1981
03	Practical Training on Central Banking in different important departments of BB	BBTA	From 05 November 1981 to 05 May 1982
04	Audit & Inspection of a Bank Branch	BIBM	From 12 to 22 April 1984
05	Loan Classification & Provisioning	BBTA	From 20 to 22 July 1991
06	Law & Practice of Banking	BIBM	From 05 to 19 July 1992
07	Case Study Workshop (held in Dhaka)	Humber College of Arts & Technology, Canada	From 17 to 19 Nov 1994
08	Scientific Management	BBTA	From 07 to 10 Dec 1998
09	Int'l Symposium on Factoring (held in Bd)	South Asia Enterprise Development Facility	From 31 Aug to 01 Sept 2004

Training/ Seminar/Assignment- Attended Abroad

SI	Program	Organizer & Venue	Duration
01	Conducted Comprehensive Inspection. on Sonali Bank, UK Branches	DBI of Bangladesh Bank, UK	From 01 to 30 June 1989

SI	Program	Organizer & Venue	Duration
02	3 rd Commonwealth Executive Dev. Program in Central Banking	Commonwealth Secretariat London held in Karachi	From 30 Oct to 25 Nov 1993
03	Current Issues in Exchange Rate Policy	IMF Singapore Regional Training Institute (STI), Singapore	From 14 to 18 May 2001
04	Regional Seminar on Problem Bank Resolution	Financial Stability Institute, HK Monetary Authority	From 19 to 21 Oct 2004
05	Payment & Settlement Systems of Central Banks	SEACEN Research & Trg Center, Kuala Lumpur	From 30 Nov to 02 December 2006
06	Study Visit to Financial Intelligence Unit of Philippines	South Asia Enterprise Development Facility (SEDF)	From 01 to 03 December 2008
07	FSI Seminar on Corporate Governance Reforms	Bank for International Settlements (BIS) held in Basel, Switzerland	From 11 to 13 Oct 2010
08	Conf. of Directors of Supervision: Building Supervision Resilience	The SEACEN Colombo, Sri Lanka	From 5 to 7 July 2011
09	Int'l Conference on Globalization of Financial Markets & Regional Aspects of Sustainable Development	Central Bank of Turkmenistan, Ashgabat, Turkmenistan	From 28 to 31 May 2012
10	A Certified Masterclass in Basel III	Fleming Gulf, Mumbai, India	From 28 to 30 Jan 2013
11	FSI Seminar on Effective Implementation of Supervision and Regulation	Deutsche Bundesbank, Germany	From 24 to 28 Feb 2014

Other Experiences

- a) Delivered lectures in the BBTA, BIBM and Training Academies of different banks
- b) Served as an Observer appointed by the BB in the Board of Directors of the ICB Islamic Bank Ltd. for 2007-2008 and attended its Board / EC meetings to safeguard the interest of the depositors

Professional Diploma/Course

- ❖ Diplomaed Associate Institute of Bankers Bangladesh (DAIBB)
- ❖ Six-week Refresher Course (4 Credit Hours) on Calculus and Quantitative Methods for Economics from the IBA, Dhaka University from 07 July to 14 Aug 1996 as required for the MA Degree in Economics from USA

Membership

- Life Member, IBA Alumni Association (IBAAA), Dhaka University
- Life Member, Bangladesh Economic Association (BEA)
- Life Member, American Alumni Association (AAA)

Language Proficiency

	Speak	Read	Write
Bengali	Excellent	Excellent	Excellent
English	Excellent	Excellent	Excellent

Dissertation Prepared

The Demand for Money in Bangladesh 1976-1995- submitted to Vanderbilt University, USA in partial fulfillment of the requirements for the degree of MA in Economics in 1997.

Other Skills

Attended a rigorous training program on **Computer Fundamentals & MS Office Word 2000** - organized & conducted by **APTECH COMPUTER EDUCATION**, Dhanmondi, Dhaka from 11 January to 20 April 2004.

Personal Data

Name : Alhaj Md. Ebtadul Islam
Father's Name : Late Alhaj Abdur Rauf
Mother's Name : Late Noorjahan Begum
Permanent Address : Village- Sarail, Post- Punat, Upazilla-Kalai, District-Joypurhat
Date of Birth : 01-01-1956
Nationality : Bangladeshi by birth
Religion : Islam
Marital Status : Married

Reference

Dr. Habibur Rahman
Executive Director
Bangladesh Bank, HO
Cell: 01552-377464

S M Rabiul Hassan
Former Executive Director
Bangladesh Bank
Cell: 01730009352

Declaration

I do hereby declare that all the information furnished above is true & correct.



(MD. EBTADUL ISLAM)