

Curriculum Vitae

ASHRAF AL MAMUN, PhD

Professor

Bangladesh Institute of Bank Management (BIBM)

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I. EDUCATION

Ph.D. (Management) from the **Torrens University Australia**, Australia. September, 2020.

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 was officially accepted for awarding the degree on 1 April 2020 and the Certificate was awarded on 14 September 2020.

Master of Business Administration (2007), **Department of Management Studies**, University of Dhaka, Dhaka, Bangladesh.
CGPA: 3.79 (out of 4).

Master of Public Policy (2002), **National Graduate Institute for Policy Studies (GRIPS)**, Tokyo, Japan.
CGPA: 3.5 (out of 4)

Master of Commerce (Management) (1994, held in 1996), **Department of Management**, University of Dhaka, Dhaka, Bangladesh. **First Class 3rd Position.**

Bachelor of Commerce (Management), (1993, held in 1994), **Department of Management**, University of Dhaka, Dhaka, Bangladesh. **First Class 2nd Position.**

Higher Secondary Certificate (Commerce Group) (1990), **Dhaka College**, Dhaka, Bangladesh
First Division, 18th Position.

Secondary School Certificate (Science Group) (1988), **Government Laboratory High School**, Dhaka, Bangladesh.
First Division.

II. EMPLOYMENT RECORD

1. Serving in the **Bangladesh Institute of Bank Management (BIBM)** as **Professor** From 19 December 2024 to till date.
2. Served the **Bangladesh Institute of Bank Management (BIBM)** as an **Associate Professor** From 22 November 2010 to 18 December 2024.
3. Served as **Director (Research, Development & Consultancy)** of BIBM from 15 October 2020 to 14 November 2023
Three Years and One Month.
4. Served as **Director (Training, Additional Responsibility)** of BIBM from 23 February 2023 to 26 February 2023.
5. Served in **AB Bank PLC** as **Head of Training**, HR Division, Dhaka, Bangladesh from 30 November, 2008 to 10 November, 2010. Responsible for looking after all training activities of AB Bank Ltd. (Local and International), preparing training plan and budget, and implementing training programs.
6. Joined **Bangladesh Institute of Bank Management (BIBM)** as a **Lecturer** in 22 June 1997 and continued up to 27 November 2008 as an **Associate Professor**.

III. AREAS OF ACADEMIC INTEREST

CMSMEs and Their Financing, Sustainability Issues and Reporting, , Human Resource Management, Corporate Governance.

IV. AWARDS AND SCHOLARSHIPS

1. 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).
2. 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.
3. Received **Merit-based Departmental Scholarship** in undergraduate and graduate level from the University of Dhaka, Dhaka, Bangladesh.

V. CONSULTANCY EXPERIENCE

1. **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)**
2. **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). Completed.**
3. **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). Completed.**
4. **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). Completed.**
5. Involved with BIBM Team in a consultancy project **“Development of Training Curriculum for Promotion of AB Bank Employees”.**
6. 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”.**
7. 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)

VI. PUBLICATION IN INTERNATIONAL JOURNAL (PEER REVIEWED)

1. 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
2. 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.

3. 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.
4. 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.

VII. PUBLICATIONS IN DOMESTIC JOURNALS (PEER REVIEWED)

1. 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.
2. 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.
3. 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).
4. 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).
5. 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.
6. 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.
7. 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].
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.

VIII. PUBLISHED RESEARCH MONOGRAPHS IN BIBM

1. **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.

2. **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.
3. **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.
4. **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.
5. **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.
6. **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.
7. **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.

IX. RESEARCH BASED OTHER YEARLY PUBLICATION IN BIBM

1. **CMSEs' Readiness for Bankability: Issues and Challenges** (Dr. Ashraf Al Mamun, Dr. Md. Mosharref Hossain, Tahmina Rahman, Suman Chandra Saha, Mohammad Saifuddin), Roundtable Discussion, held on 19 May 2025, Bangladesh Institute of Bank Management, Dhaka, Bangladesh (Upcoming).
2. **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**.
3. **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**.
4. **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**.
5. **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**.

6. **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 compilation 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).
7. **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.
8. **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).
9. **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).
10. **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).
11. **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.
12. **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.
13. **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.
14. **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).
15. **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).
16. **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**.

17. 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**.

18. 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**.

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

- 1. 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 Master 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.

XI. MAJOR JOB DUTIES / RESPONSIBILITIES at BIBM

- Former Executive Editor, Bank Parikrama, (A Quarterly Journal of Bangladesh Institute of Bank Management), BIBM from 15 October 2020 to 14 November 2023 Three Years and One Month
- Former Editor, BIBM Bulletin.
- Team Leader and member in different research and consultancy works at BIBM.
- Member, BIBM Academic Committee.
- Involved in BIBM Academic Calendar Committee.
- Course Teacher for different courses (Governance in Banks, Strategic Management, Fundamentals of Management, Business Communication) in the Master in Bank Management (MBM) program (both in Day program and Evening program)
- Coordinate different seminars, workshops, and training courses and design sessions
- Former Program Officer, Center for Post Graduate Studies, BIBM (From 01 September 2003 to 31 July 2007)
- Acted as Member Secretary of Academic Calendar Committee in 2007 and 2005.
- Served as Executive Member of BIBM Bulletin (A Quarterly Periodical of Bangladesh Institute of Bank Management)
- Involvement in different administrative responsibilities assigned by the BIBM authority.

Training Courses Coordinated in BIBM: SME Credit Risk Management, SME Credit Risk Management: Garments and Leather Goods, SME and Venture Financing, Micro and Small Enterprise Financing, Entrepreneurship Development and SME Business, Financing Small and Medium Enterprises, Credit Access for Women Entrepreneurs, Marketing of Financial Services, Human Resource Management, Lending Risk Analysis, Credit Management, Accounting and Finance in Banks, Banking Laws and Practices, Export Promotion in Agricultural Sector, Leadership, Team Building and Negotiation Skills for Branch Managers, Strategic Management and Total Quality Management, Organization Behavior and Motivation.

Workshops Coordinated in BIBM: Corporate Social Responsibility and Governance for Sustainable Banking, Corporate Governance and Corporate Social Responsibility, Corporate Governance and Risk Management, Strategic Human Resource Management Practices in Bank Branches, Strategic Management and Total Quality Management, Time and Crisis Management in Banks, Human Resources Development in Banks, Branch Human Resources Management in Banks, Bank Marketing and Financial Products Development, Lease Financing and Securitization, Managing Core Risks in Banking for Senior Bankers, Conflict and Negotiation Skills,

XII. SEMINAR PAPERS / COMPLETED BIBM RESEARCH PROJECT

1. Seminar 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). Seminar held on 2 November 2021, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.
2. Seminar 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). Seminar held on 17 August 2021, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.
3. Seminar 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). Seminar held on 30 November 2020, Bangladesh Institute of Bank Management, Dhaka, Bangladesh.
4. Seminar on **SME Financing and Inclusive growth: Bangladesh Perspective**, held in Bangladesh Institute of Bank Management (BIBM) in 2016 (Dr. Prashanta Kumar Banerjee, Ashraf Al Mamun, Md. Masudul Haque, Md. Ruhul Amin, and Dr. Md. Ezazul Islam).
5. Seminar on **Bank Finance in Light Engineering Small Enterprises in Bangladesh: Challenges and Possible Innovation**, held in Bangladesh Institute of Bank Management (BIBM) on 24 August 2015 (Ashraf Al Mamun, Md. Masudul Haque, Md. Mosharref Hossain, and Md. Ashraful Alam)
6. Seminar on **Credit Risk Model for Small Enterprises in Bangladesh**, held in Bangladesh Institute of Bank Management (BIBM) on 13 December 2014. (Ashraf Al Mamun, Md. Mosharref Hossain, A.N.K. Mizan and Md. Ashraful Alam)
7. Seminar on **SME Financing: Demand Side Problems and Supply Side Responses** held in Bangladesh Institute of Bank Management on April 07, 2012. (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan)
8. Seminar on **SME Credit Risk Model** held in Bangladesh Institute of Bank Management on April 07, 2012. (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan)
9. Seminar on **Innovation in Banking Products of Bangladesh** held in Bangladesh Institute of Bank Management on December 05, 2004. (A.T.M. Abdus Shahid, Prashanta K. Banerjee and Ashraf Al Mamun)
10. Research Project on **Lease Financing in Bangladesh** undertaken by Bangladesh Institute of Bank Management in June 2003. (Prashanta K. Banerjee and Ashraf Al Mamun).
11. Seminar on **Progress and Prospects of Non-Banking Financial Institutions in Bangladesh**, held in Bangladesh Institute of Bank Management in 1999. (Sujit R. Saha, Munim K. Barai and Ashraf Al Mamun)

XIII. TRAINING RECEIVED/ STUDY VISIT (INTERNATIONAL)

1. 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.
2. "CSR Workshop" organized by Asian Institute of Technology (AIT), **Thailand** from 6 – 11 June 2014.
3. 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.
4. "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**.

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

XIV. TRAINING RECEIVED (IN BANGLADESH)

1. **"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.
2. **"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;
3. **"SME Delinquency Negotiation Techniques"**, organized by INSPIRED project of European Union from 7 – 9 April 2014, Dhaka, Bangladesh.
4. **"SME Credit Risk Management Refresher Course"**, organized by INSPIRED project of European Union from 4 – 6 March 2014, Dhaka, Bangladesh.
5. **"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.
6. **"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.
7. **"SME Credit Risk Management: Garment and Leather Sector"**, organized by INSPIRED project of European Union from 22-25 September, 2013, Dhaka, Bangladesh.
8. **"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.
9. **"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.
10. **"Corporate Governance in Banks and Central Banks"**, September 29-30, 2009, Bangladesh Bank Training Academy (BBTA), Dhaka.
11. Completed 6 days training course on **'Shipping in Export and Import'**, organized by the Dhaka Chamber of Commerce and Industry (DCCI), Dhaka, Bangladesh.
12. Completed 5 days training course on **'Export Documentation'**, jointly organized by the DCCI and GTZ, Dhaka, Bangladesh.
13. Attended a Daylong Workshop on **'Multi Modal Transport System in Export & Import Trade'**, organized by the DCCI, Dhaka, Bangladesh.
14. Completed 5 days training course on **'Letter of Credit for Export and Import Operations'** organized by the DCCI, Dhaka, Bangladesh.

XV. COUNTRIES 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.

XVI. MEMBERSHIPS

- Alumni Member, Torrens University Australia, Australia.
- Alumni Member, National Graduate Institute of Policy Studies (GRIPS), Tokyo, Japan.
- Member (General Membership Number 159), Bangladesh Society for Training and Development (BSTD), (Website: www.bstdbd.org)
- Life Member (LM 2962), Dhaka University Alumni Association (DUAA), University of Dhaka, Dhaka, Bangladesh.
- Member (Membership Number G90020), Management Net (An Ex-students' Association of Department of Management, University of Dhaka). E-mail: managementnet_du@yahoo.com

XVII. PERSONAL DETAILS

- **Father:** Md. Mutiur Rahman
- **Mother:** Sufia Khatun
- **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+

Ashraf Al Mamun, PhD, Australia

Professor,
Bangladesh Institute of Bank Management (BIBM)
Mirpur-2, Dhaka-1216
Bangladesh.