

ABU SAYED MOHAMMAD ASHRAFUZZAMAN

(MSC, MBA, MCSE, PRINCE2, MPM, CIPM, FAAPM, CBE)

4TH Floor, House #6, Road #12, Sector #13, Uttara, Dhaka, Bangladesh

Cell: +880 1819-222804 • Email: tonmoy.ashraf@gmail.com

Senior Management Professional with 19+ years of experience in Banking and IT industries

Excels in leading banks to conduct core and digital banking business with an efficient and effective CBS

**Operations Management/ Project Management / IT~Retail & Corporate Banking / Research & Development
Product Development ~Business Process Re-engineering ~ Policy & Process Development**

Objective: Seeking to be the COO/CIO/CIOO

Summary of Qualifications: Demonstrated expertise in steering project management, implementation and development of Standard Operations Procedure of Centralised General Banking Operations, Mobile Financial Services (MFS), Digital Banking, Agent Banking System (ABS), Core Banking System (CBS), Comprehensive Anti-Money Laundering (AML) System, Cards Management System (CMS), Cash Deposit Machine (Cash Recycler), IT Security & Risk Management, Document Management System (DMS), Enterprise Content Management System (ECMS), and Human Resource Management System (HRMS). Proven credentials in building customer base through Mobile Financial Services and providing green banking services. Policy and Process Development in areas of General Banking, Centralised Business Operations, Anti Money Laundering Operations, Card Operations, Digital Banking, Core Banking, Green Banking, agent Banking and School Banking Operations etc. Thrive in deadline-driven environments; efficient team leader & player with excellent communication, interpersonal, negotiation, problem solving and leadership capabilities to attain organizational objectives.

Education: MBA in Finance and M.Sc. in Statistics, with several publications in banking and finance journals. Completed on-line Executive Course on "Digital Transformation: From AI and IoT to Cloud, Blockchain and Cybersecurity", from MIT Professional Education, USA. Completed on-line Executive Course on "Financial Development and Financial Inclusion", from the IMF. Completed on-line Certification Course on "Python Basics for Data Science", from IBM. Certified Blockchain Expert (CBE) by Blockchain Council. International Project Manager (CIPM) and Master Project Manager (MPM) – both given by the American Academy of Project Management. Knowledge & Certification in PRINCE2 Methodologies and a Microsoft Certified Systems Engineer.

PROFESSIONAL EXPERIENCE

National Credit & Commerce Bank Ltd., Head Office, Dhaka, Bangladesh
SVP & Head, Project Management Office (Dec 2018 – till Date)

Key Profile: Joined as Senior Vice President & Head of Project Management Office; handling additional responsibility as the Deputy Head of Operations Division

Policy & Process

- Centralised General Banking Operations
- Fire Prevention and Evacuation Guideline

Head of Project Management Office

- Preparing business As-Is documentation, business requirement documentation, project plan and project scoping.
- Developing the Core Team, formulating Work Breakdown Structure (WBS) and coordinating between the Business and Technical Managers for proper execution of WBS.
- Preparing Project Steering Committee (PSC) Meeting Agenda; Minutes of the Meeting for PSC, Core and Joint Team Meetings including Board, Executive Committee and Management Memos.
- Coordinating between NCCB Project Steering Committee, NCCB Project Team and Vendor
- Defining and preparing new policies, assessing & mitigating risks, executing projects as per project plan and maintaining compliance with organizational policies
- Building teams, motivating project team members and monitoring team performance to ensure project delivery within the assigned time, quality and budgetary parameters.
- Manage sign-offs, ensuring timely payments to the vendor for seamless implementation of various projects, process and policies in NCCB.

Deputy Head of Operations Division

- Follow-up on the daily activities and operations of Branches and provide support on a managerial level
- Keep process and procedures up-to-date in accordance with the policies & regulations.

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- Advise IT Division for proper up-gradation/modification of the system as may be required for updating of any existing process
- Providing Branch operational activity support as and when required and in the absence of the Head of Operations Division.
- Introducing new operational process and guidelines when new products and/or services is introduced.
- Working on the policy for "Business Continuity Plan for Branch Disaster Management"
- Worked on the policy for "Fire Prevention and Evacuation Guideline"

On-going Projects:

- A. Selection & Implementation of eKYC Solution
- B. Implementation of Loan Management System
- C. Implementation of Centralised General Banking Operations
- D. Implementation of IT Security Assessment and Mitigation of Gap Items
- E. Preparation for "Request for Proposal" for Document Management System
- F. Preparation of SOP for Business Booth/Service Center for NCC Bank Limited having modern facilities such as Cash Recycler, Cheque printing kiosk and Document Management System keeping in line with Centralised GB Operations
- G. Preparation of "Request for Proposal" for "Procurement, Installation and Implementation of Cheque Printing Kiosk at NCC Bank Limited"
- H. Preparation of SOP for Cheque Printing Kiosk at NCC Bank Branches and Business Booths/Service Centers
- I. Proof of Concept for implementing Visitor Management System and Meeting Room Management System
- J. Preparation of "Request for Proposal" for Agent Banking System

Completed Projects:

- A. Selection of Core Banking System
- B. SOP for Centralised General Banking Operations
- C. SOP for Loan Management System (Credit Card Module)
- D. Preparation of "Request for Proposal" for Core Banking System
- E. Preparation of "Request for Proposal" for QR Based Payment Solution for Mobile Wallet
- F. Selection & Evaluation of IT Security Assessment at NCC Bank Limited

Up-Coming Projects:

- A. Selection & Implementation of Comprehensive Anti Money Laundering System
- B. Implementation of Mobile Wallet
- C. Implementation of Agent Banking System
- D. Upgrade of Card Management System
- E. Implementation of Business Booths/Service Centers
- F. Selection & Implementation of Branch Queue Management System

United Commercial Bank Ltd., Corporate Head Office, Dhaka, Bangladesh

FVP & Senior Project Manager, Deputy Head, Project Management Office (Jan 2017 – till Date)

VP & Senior Project Manager, Deputy Head, Project Management Office (Nov 2014 – Dec, 2016)

VP & Project Manager, Branches Control & Development Div. (Nov 2014 – Mar, 2016)

VP & Project Manager, Information Technology Div. (Jan 2014–Oct 2014)

FAVP & Project Manager, Information Technology Div. (May 2011 – Dec 2013)

Key Profile: Joined as First Asst. Vice President, promoted to be First Vice President & Deputy Project Manager of the Project Management Office and involved in the Core Banking Software "Flexcube UBS" Implementation Project; handling additional responsibility as the Team Leader of General Banking Team; project management for CBS implementation / In-house SDLC / DMS & Mobile Banking selection & implementation; preparation of RFP for CBS selection & implementation / Document Management System, Card Management System & Mobile Banking; Business As-Is and To-Be Documentation; training. Currently working as the First Vice President & Senior Project Manager, Deputy Head of Project Management Office

Policy & Sr. Project Manager

Partially Completed Projects:

- A) Implementation of IT Security & Risk Assessment Project;

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- B) Selection & implementation of Enterprise Content Management System along with Physical & Digital Archiving of Documents;
 - C) Selection and Implementation of E-commerce Gateway;
 - D) Implementation of Instant Card Issuance at Branches;
 - E) Implementation & certification of PCIDSS;
 - F) Implementation of BACH-II Project;
 - G) Selection & Implementation of e-Learning System;
 - H) Selection & Implementation of Automated Cheque Issuing, Statement Printing & Pay Order Issuing Kiosk;
 - I) Selection & Implementation of Internet Banking Solution;
 - J) Selection & Implementation of Risk Management Solution;
 - K) Selection & Implementation of Fraud Management Solution;
 - L) Selection & Implementation of Advanced Tracking & Monitoring of Trade Based Money Laundering System;
 - M) Revamping of existing policies & procedures in line with Flexcube UBS;
 - N) Strengthening the Internal Control & Compliance Methods in line with Flexcube UBS Operations;
 - O) Development & Deployment of Document Retention Policy;

Successfully Completed Projects:

- A) Selection & Implementation of Agent Banking;
- B) Selection & Implementation of Card Management System for Credit Cards;
- C) Migration of Card Management System from CardPro to Tranzware for Credit Cards;
- D) Selection & implementation of Merchant POS Business;
- E) Selection & implementation of Security Information & Event Management;
- F) Selection of Vendor(s)/Bidder(s) for undertaking IT Security & Risk Assessment Project;
- G) Implementation of Comprehensive AML solution integrated with CBS Flexcube;
- H) Implementation of Human Resource Management System with integration to CBS Flexcube;
- I) Implementation of Recycler/Smart CDM (Cash Dispensing Machine) at UCB(First Ever in Bangladesh);
- J) Implementation of Service Centers in UCB named "UCB Express";
- K) Implementation of Re-arrangement of Cash Remittance using Sub-zones for selective zones;
- L) Implementation of Corporate Deal with Telco Companies in Bangladesh with UCB;
- M) Development & Deployment of Business Continuity Plan – Branch Disaster Policy;
- N) RTGS implementation having integration with CBS Flexcube;
- O) Implementation of integration of UN Sanction Screening with Flexcube UBS & Business Operations;
- P) Implementation of FATCA Reporting in UCB;
- Q) Strengthening the Branch Control & Development Division in line with functionalities of Flexcube UBS;
- R) Pilot Phase Implementation of CBS Implementation Project (Flexcube UBS v12.02);
- S) Implementation of Mobile Financial Services for UCB and launching of UCB Brand: UCASH;
- T) Implementation of Ekti Bari Ekti Khamar (EBEK) Project

Deputy Project Manager

- Preparing business As-Is documentation, business requirement documentation, project plan and project scoping.
- Developing the Core Team, formulating Work Breakdown Structure (WBS) and coordinating between the Business and Technical Managers for proper execution of WBS.
- Working as a Training Coordinator for Product Walk-Through, imparting in-house training to IT Division Employees on the insights of proper CBS implementation techniques and maintaining documentations related to PMO.
- Preparing Project Steering Committee (PSC) Meeting Agenda; Minutes of the Meeting for PSC, Core and Joint Team Meetings including Board, Executive Committee and Management Memos.
- Coordinating between UCB Project Steering Committee, UCB Project Team, Core Banking Vendor (Oracle) and implementation partner (Data Edge Limited).
- Defining and preparing new policies, assessing & mitigating risks, executing projects as per project plan and maintaining compliance with organizational policies
- Building teams, motivating project team members and monitoring team performance to ensure project delivery within the assigned time, quality and budgetary parameters.
- Manage sign-offs, ensuring timely payments to the vendor for seamless implementation of Core Banking Software (CBS) at UCB.

Project Master Mind: Worked as the Project Master Mind for the Development & Commissioning of various in-house developed systems:

- AIMS - Advanced Issue Management System (Completed and awaiting to be commissioned)
- STEPS – Systematic Technique for Evaluation of Projects & Scoring (Completed & Commissioned)

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- ComBaT – Computer Based Testing (On-going Development)

First Assistant Vice President, IT Division

Project Manager: Worked as the Project Manager for execution of the following projects:

- Mobile Financial Services Implementation Project
- MFS under Ekti Bari EktiKhamar (EBEK) Project
- Document Management System Implementation Project

System Evaluation Expert: Worked as the Business Expert for evaluation of systems, offered by the participating bidders in the following tender processes:

- Document Management System – On-going Evaluation
- Core Banking System Implementation Project – Evaluation Completed
- Mobile Financial Services Implementation Project – Evaluation Completed
- Card Management System (2012)– Evaluation Completed

RFP Expert: Worked as the Business Expert for preparation of functional requirements for RFP & Bid Documents for the tender process of the following implementation projects:

- Core Banking System
- Enterprise Content Management System
- Mobile Financial Services
- Anti Money Laundering
- Agent Banking System
- Internet Banking
- Cash Recycler
- Human Resource Management System
- Card Management System

ONE Bank Ltd., Dhaka, Bangladesh (Jul 2008 - May 2011)

Project Coordinator and Retail Team Leader (Jul 2010 - May 2011); **Senior Principal Officer** (Jul 2008 – Jul 2010)

Key Profile: Worked as Senior Principal Officer and Head, Research & Development Unit, Retail Banking Division for 2 years and handled additional responsibility as Core Team & Software Selection team member for upgradation of the existing banking software; worked as Project Coordinator and Team Leader of the Retail Business Core Team for 1 year and functioned as Senior Principal Officer for the CBS Implementation Project, Corporate HQ, ONE Bank Ltd.; project co-ordination; implementation of CBS project; development of new retail banking products and restructuring of the existing under-performing products; research & development for new products & services under Flexcube UBS; Business As-Is and To-Be Documentation

Work High-lights:

- **CBS Implementation Expert, Project Coordinator & Retail Team Leader** (Jul 2010 - May 2011)
- **Head of Research & Development Unit, Retail Banking Division** (Jul 2008 – Jul 2010)
- **Product Development Manager, Retail Banking Division** (Jul 2008 – Jul 2010)

Dhaka Bank Ltd., Dhaka, Bangladesh (Aug 2001 - Jun 2008)

Principal Officer (Jan 2007 – Jun 2008); **Senior Officer** (Jan 2005 - Dec 2006); **Officer** (Aug 2002 – Dec 2004);

Probationary Officer (Aug 2001 – Aug 2002)

Key Profile: Joined Dhaka Bank as a Probationary Officer, rose through promotions to be Principal Officer; handled implementation of Flexcube Retail across 25+ branches; business process re-engineering, business continuity plan, corporate & retail loan appraisal, credit administration and monitoring of loans, research & development for new products & services under Flexcube Retail.

Work High-lights:

- **In-Charge, Research & Development Unit, Retail Banking Division, HO** (Aug 2007 – Jun 2008)
- **Head of Business Process Re-engineering (BPR) Unit, HO** (Apr 2006 – Aug 2007)
- **Information Technology Division** (Jan 2005 - Apr 2006)
- **Information Technology (TURBO Project)** (Jul 2003 - Jan 2005)
- **Financial / Credit Analysis** (Feb 2003 – Jul 2003)
- **Branch Banking** (Aug 2001 - Feb 2003)

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Systems Analyst / Programmer, LEADS Corporation Ltd., Dhaka, Bangladesh (Feb 2001 – Aug 2001)

- Worked as the Systems Analyst for the STAG (Strengthening The Auditor General) Project
- Successfully completed the deployment of Windows 2000 advanced server at multiple domains under the STAG Project within 5 months of joining the job for over 5 domains, each having at least 50+ PCs and 10+ network printers.

PUBLICATIONS

- **Demand for Exports of Bangladesh**, The Jahangirnagar Economic Review, Jun 2004
- **The Demand for Imports of Bangladesh: An Econometric Study**, Journal of Business Administration, IBA, University of Dhaka, Vol. 29, No. 1 & 2, Jan & Apr 2003
- **Structural Characteristics of Export Receipts of Bangladesh**, Bank Parikrama, A Journal of Banking and Finance, BIBM, Volume XXVII, Nos., 2 & 3, Jun and Sep 2002
- **An Econometric Analysis of Export Supply Function: The Case of Bangladesh**, Bank Parikrama, A Journal of Banking and Finance, BIBM, Volume XXV, Nos., 2 & 3, Jun and Sep 2000

CERTIFICATIONS

- **CBE (Certified Blockchain Expert)**, Blockchain Council, USA (Aug 2020), Certificate ID: 22040250 <https://www.credential.net/a169cef5-940f-4a9f-9613-e4ddc2a64d66>;
- **CIPM (Certified International Project Manager)**, American Academy of Project Management, USA (Dec 2014);
- **MPM (Master Project Manager)**, American Academy of Project Management, USA (Dec 2014);
- **PRINCE2 (Project IN Controlled Environment, Foundation Exam)**, APMG-International & OGC, UK (Jan 2013); Candidate Registration No. P2R/660161
- **MCSE (Microsoft Certified Systems Engineer)**, Microsoft Corporation, USA (Dec 2000), MCID: 1786271, Certification No.: A054-2501
- **MCP (Microsoft Certified Professional)**, Microsoft Corporation, USA (Jun 2000) MCID: 1786271, Certification No.: A054-2502

ON-LINE COURSE PROGRAMS

- Successfully Completed on-line training on "Certified Blockchain Expert Training", **Blockchain Council**, USA (August 2020);
- Successfully Completed and Passed on-line course on "Python Basics for Data Science", **IBM** and edX, USA (August 2020); <https://courses.edx.org/certificates/37fd38c35087415f92c5db8de4f5878a>
- Successfully Completed and Passed on-line course program on "Digital Transformation: From AI and IoT to Cloud, Blockchain and Cybersecurity", **MIT Professional Education**, USA (February 2020 to March 2020); Credential ID: 15972455; <https://www.credential.net/cf8cbce2-2304-4c52-9ce6-3f5114670ac7>
- Successfully Completed and Passed on-line course program on "Financial Development and Financial Inclusion", **IMF On-line Learning** and edX, USA (February 2020 to April 2020); <https://courses.edx.org/certificates/4327736aee7644de8208d69febcbcb68f>

ACADEMICS

- MBA (Finance) North South University, Dhaka (2002)
- M.Sc. (Statistics), Dhaka University (2000)
- B.Sc. Hons. (Statistics), Dhaka University (1998)

PROFESSIONAL MEMBERSHIPS

- Associate Member, CTO Forum of Bangladesh, Membership ID: AM-130
- Bankers Club of Bangladesh Ltd., Dhaka, Membership ID: LM-0469
- Member & Candidate, Association of Certified Anti Money Laundering Specialist, ACAMS
- Honorary Global Advisor, American Academy of Project Management, USA
- Fellow Member, American Academy of Project Management, USA

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- Member, Gregorian Club Ltd. (Proposed All Saints Club), Dhaka, Membership ID: CU-006
- Member, St. Joseph's Old Boys Association, Dhaka, Membership ID: L1991003
- Member, Bangladesh MBA Association, Dhaka
- Member, Alumni Association, North South University, Dhaka
- Member, Alumni Association, Notre Dame College, Dhaka

PERSONAL PARTICULARS

- Date of Birth : 1st October 1976
- Blood Group : AB+
- Father's Name : Dr. Mohammad Sohrab Uddin (Former Deputy Governor, Bangladesh Bank)
- Mother's Name : Syeda Rabeya Begum
- Marital Status : Married
- Present Address : 4th Floor, House#6, Road#12, Sector#13, Uttara, Dhaka
- Permanent Address : Village & P.O. Jatpur, Thana Tala, Dist. Satkhira
- Languages Known : English and Bengali
- IT Skills : MS Office (Word, Excel, Access, PowerPoint, Visio, Frontpage, Project 2010), PYTHON, QBASIC, FORTRAN, Turbo C, SQL, Network Engineering, Business Objects, SPSS, EViews, HTML
- Nationality : Bangladeshi
- National ID : 2691649103352
- References:
 - (1) Mr. Md. Shawkat Jamil
MD & CEO
United Commercial Bank Limited
Phone: +880-1915-479001
 - (2) Mr. Kazi Masihur Rahman
Managing Director
FDS Bangladesh Ltd.
(Ex MD & CEO, Mercantile Bank Ltd.)
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