



Asif Jawad

Banker

Experienced banking professional with 10+ years of experience in Retail, SME & Corporate Banking as well as proven ability to drive business growth, manage high-value portfolios, lead teams and ensure compliance across top-tier bank and financial institutions.

Professional Experience

2025-At Present

City Bank PLC | Dhaka, Bangladesh

Associate Relationship Manager, Medium Business Division

- Acquire new SME, Retail & Corporate clients to drive sustainable deposit growth.
- Maintain and expand existing client relationships through proactive servicing and tailored financial solutions.
- Conduct market research and analysis to support business expansion.
- Identify customer needs and align them with appropriate liability products.
- Collaborate with internal teams to ensure seamless on-boarding and account servicing.

2024-2025

LankaBangla Finance PLC | Dhaka, Bangladesh

Associate Relationship Manager, Liability Management Division

- Led and monitored sales teams through field visits, meetings, and performance MIS.
- Acquired and managed Corporate, SME & Retail clients to achieve deposit projections.
- Assisted Regional Head of Liability in tracking business progress and growth initiatives.
- Built strong client relationships and cross-sold multiple banking products.
- Ensured strict compliance with regulatory, internal policy, and audit guidelines.
- Resolved customer issues effectively while promoting financial literacy.
- Provided leadership to branch staff to enhance productivity and engagement.
- Played a key role in revenue growth, budget management, and portfolio expansion.

2021-2024

LankaBangla Finance PLC | Dhaka, Bangladesh

Branch Sales & Service Officer, Branch Management Division

- Delivered responsive and solution-oriented customer service, ensuring a consistently high-quality and delightful customer experience.
- Handled customer complaints professionally and proactively, transforming service issues into process improvement opportunities.
- Ensured robust processes and internal controls to prevent money laundering, fraud, misrepresentation, and to safeguard customer interests in line with bank policies and regulatory standards.
- Ensured all operational activities complied with internal policies, Bangladesh Bank regulations, and regulatory guidelines.
- Provided operational support to branches in AML (Anti Money Laundering & CFT (Combating Terrorist Financing) related compliance issues, including updating PEP (Political Exposed Persons), IP (Influential Persons), and BO (Beneficial Owner) information in branch registries.
- Monitored high-risk customer accounts and identified suspicious activities; escalated and reported transactions to relevant regulatory authorities in a timely manner.
- Prepared and submitted monthly Cash Transaction Reports (CTR), Potential Risk Reports, conducted Petty Cash Bank Reconciliation Reports, while maintaining the Departmental Control Function Checklist (DCFCL)
- Verified and reviewed all account opening documentation to ensure completeness, accuracy, and regulatory compliance before authorization.
- Managed issuance and encashment of Term Deposit Receipts (TDR), ensuring smooth and timely processing.
- Processed settlement calculations, NOC issuance, partial payments, vehicle transfer documentation, and death claim settlements in accordance with policy requirements.
- Contributed to achieving annual branch targets for assets, liabilities, and credit cards through operational and service excellence.

Contact

Phone

+880-1763723018

Email

asifonlyjawad@gmail.com

LinkedIn

www.linkedin.com/in/asif-jawad-1616a4a5

Address

295/1, Free School Street, Kathalbagan, Kalabagan,
Dhaka-1205, Bangladesh.

Skills & Tools

- Microsoft Office (Excel, Word, PowerPoint)
- MIS & Dashboard Reporting
- Business Communication & Presentation
- Sales & Marketing Strategy
- Operations & Administration

Language

- English - Fluent
- Bengali - Native

Core Competencies

- Liability Banking (CASA, FDR, Deposits)
- Relationship Management (Retail, SME & Corporate)
- Business Development & Client Acquisition
- Sales Leadership & Target Achievement
- Regulatory Compliance (AML/CFT, KYC, Audit)
- Portfolio Growth & Revenue Management
- MIS, Reporting & Market Analysis
- Stakeholder & Cross-functional Coordination

Professional Training & Certification

- AML/CFT & Regulatory Requirements
- Client Due Diligence (Retail Banking)
- Priority Banking
- Operational Risk Management
- Fraud Risk Awareness & Prevention
- Cyber Security Awareness
- Retail Banking Certification
- Client Value Proposition
- Group Code of Conduct & Sanctions
- Foundation Training Course – LankaBangla Finance PLC (BIBM, 2022)
- Effective Communication to Win Over Customers (2023)
- Dashboard Reporting in MS Excel (2023)
- The Art of Relationship Management - LankaBangla Finance PLC (2025)

Education

Executive MBA

American International University-Bangladesh
CGPA: 3.84/4.00 | 2019-2021

Bachelor of Business Administration
(Major in Accounting & Finance)

American International University-Bangladesh
CGPA: 3.70/4.00 | 2012-2016

Higher School Certificate (HSC) -Business Studies
Dhaka Commerce College
GPA: 4.50/5.00 | 2009-2011

Secondary School Certificate (SSC)-Business Studies
BG Press High School
GPA: 4.69/5.00 | 2007-2009

2016-2021

Standard Chartered Bank I Dhaka, Bangladesh

Business Development Officer, Employee Banking, Retail Division

- On-boarded new corporate payroll clients to expand employee banking portfolios.
- Achieved monthly targets on CASA, Credit Cards, Personal Loans, Auto Loans & Home Loans.
- Maintained strong liaison with internal stakeholders to ensure smooth operations.
- Managed client queries, service delivery, and relationship maintenance.
- Conducted extensive field visits to develop and sustain business relationships.

Achievement

- Achieved 150% (2017) and 300% (2018) of annual targets at Standard Chartered Bank.
- Won 1st & 4th prizes in consecutive sales campaigns; earned foreign tours to Thailand & England in Standard Chartered Bank
- Received Appreciation Certificate from Managing Director & Head of Retail Liability, LankaBangla Finance PLC (2023) for deposit growth campaign.
- Awarded for highest service excellence in Dhaka-Chittagong Zone (Oct 2024 – Dec 2025) of LankaBangla Finance PLC.

References

Mahfujul Islam

Organization: Al-Arafah Islami Bank PLC

Designation: Head of Branch Banking

Phone: +8801730098099

Email: mahfuj.2002@gmail.com

Address: Head Office, Al-Arafah Tower, 63, Purana Paltan, Dhaka-1000

Md. Rubel Ahmed

Organization: IDLC Finance PLC

Designation: In-Charge, Priority Business, Wealth Management

Phone: +8801847084427

Email: rahmed@idlc.com

Address: Gulshan Branch, 57, Gulshan Avenue, Dhaka 1212