

Resume of Md. Yasir Arafin

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Career Objectives:

To grow in a progressive organization as a finance professional where the blend of my 8 year's experience and enhanced professional and academic skills can help in achieving the goals of the company. I would like to exploit my potential and sense of obligation for the benefit of the organization.

Current Affiliation:

Finance Manager
Country Finance
Standard Chartered Bank
Dhaka, Bangladesh

Key Achievements:

1. Construct the Country Flash Report as per group's new structure within a quickest possible time after joining in the role.
2. Collate all the Circulars relating to regulatory reporting relevant for Finance use and uploaded those in i connect (SCB Intranet site) so that user including Top Management can easily access those and see the relevant statements (frequency wise) prepared by the Finance team.
3. Establish the review of PWID wise manual entries to confirm that all the month end manual entries can complete by M+4 rather than waiting for M+6. Also review and communicate with relevant preparer those pass manual entries at monthend which are not related to month end.
4. Review the Nostro Outstanding items and minimize the long aging Nostro Items significantly. Also establish the Nostro Reconciliation confirmation on monthly basis from respective Nostro source Owners.
5. Guiding the Cash Management Operation Team and validating the Accounting entries and reconciliation process for implementing RCMS Foreign Currency Module which was one of the crucial project of transaction banking of SCB in terms of time constraint and quick implementation in 2014.

Details of Professional Achievements:

Professional Degree	Institute	Status	Completed Courses	Total Courses	Membership Status
CMA (UK)	Certified Institute of Management Accountants (CIMA-UK)	Completed	15	15	Membership is under process.
CMA	Institute of Cost & Management Accountants of Bangladesh (ICMAB)	Completed	22	22	Associate Member (A-1014)
ACCA	Association of Certified Chartered Accountants (ACCA-UK)	On Going	13	14	Part Qualified
DAIBB	Institute of Bankers Bangladesh (IBB)	Completed both part	2	2	Completed

Scholastic Attainment:

Name of the Examination	Year	CGPA/Division	CGPA Scale/Marks	Name of the Dept/ Institute	Board/University
MBA (Master of Business Administration)	2007	3.77	4.00	Dept. of Accounting & Information System (AIS)	University of Dhaka, Bangladesh
BBA (Bachelor of Business Administration)	2006	3.53	4.00	Dept. of Accounting & Information System (AIS)	University of Dhaka, Bangladesh
HSC (Higher Secondary Certificate)	2000	1 st Division (Stood 2 nd In order of merit)	83.8% mark obtained	Ibn Taimiya School & College	Board of Intermediate & Secondary Education, Comilla, Bangladesh
SSC (Secondary School Certificate)	1998	1 st Division (Stood 13 th In order of merit)	79% mark obtained	Ibn Taimiya School & College	Board of Intermediate & Secondary Education, Comilla, Bangladesh

Training & Exposures:

In SCB, most of the training are based on e-learning platform where every employees have to perform some mandatory training every year. In addition, different teams/groups/line Managers/risk managers provide lot of training on frequent basis. In addition below are a few of the formal training that I participate in Standard Chartered, BASIC Bank, BIMB etc.

Training Type/Subject	Institute	Tenure
Financial Control System (FCS implementation in Bangladesh)	Lotus Kamal Tower, DR Site, Level-5, Dhaka (Participate as Trainer to introduce the new FCS system to the country user)	19th February 2012 to 23rd February 2012.
Compliance Training for Wholesale Banking and Support functions in Bangladesh	La Vita Hall, Lake Shore Hotel, House # 46, Road #41, Gulshan – 2	19th January, 2011
Training on Group Financial Control Policy	Standard Chartered Bank, Meeting room Golap	23 December 2010
Foundation Course	BASIC Bank Limited Training Cell, Dhaka, Bangladesh	31.03.2008 to 29.04.2008
SME Financing	BIMB, Dhaka, Bangladesh	06.07.2008 to 17.07.2008
Credit Management	BASIC Bank Limited Training Cell, Dhaka, Bangladesh	18.01.2009 to 22.01.2009
BASEL-II	BASIC Bank Limited Training Cell, Dhaka, Bangladesh	15.08.2009 to 16.08.2009

Role as Finance Manager in Country Finance of Standard Chartered Bank:

From September'14 onward:

Role as Balance sheet Analytics:

Daily:

- Preparing and Submitting ALCO (Asset Liability Committee) Pack to SCB Group in the form of ALMMOD (one of SCB's in house software for Group ALCO pack submission) on monthly basis.
- Preparing and Circulating Daily AD Ratio (Advance to Deposit Ratio) to the very senior stakeholders of the bank (e.g CEO, CMG members and other Business/Segments Head)
- Preparing and Circulating Top 10 Depositors of Banks in terms of Deposit concentration to the Country ALM and Group ALM.
- Preparing and Circulating Fund Transfer pricing (FTP) rate for FCY of different tenure to the PSFTP team (one of our support team who feeding the data to PSFTP system and working based on Chennai).

Monthly:

- Conducting monthly LMF (Liquidity Management Forum) meeting and circulating the LMF pack to the LMF members (chaired by Country Head of Global Market) which is pre-ALCO forum of the bank and provide suggestion to the ALCO Forum for incorporating liquidity management and asset liability management decision of the bank.
- Preparing Monthly ALCO pack and ALCO presentation slides for ALCO meeting headed by CEO and is the highest forum of the bank for making Asset Liability and Liquidity Management decisions.
- Calculation of FTP-rates for Deal-Type and Managed Rate Products.
- Sending Monthly FTP rates to PSFTP-team as well as Operation and Business Finance
- Analyse Behavioral Profile based on historical data for Core and Non-core calculation of managed rate products
- Review cases of unusual Rate movements
- Analyse Price-sensitive Portfolio of Core-portion.
- Revisit FTP Policy and Liquidity Practices Guideline and conduct impact assessment of policy changes.
- Formulate Annual FTP Review for ALCO approval and onward implementation
- Contribute in preparation of Country Balance Sheet Manual.

Performance Management Role:

- Compiling and circulating Flash Result to CEO and CFO on monthly basis. Flash Result is the monthly pack where the segment wise Month on Month results is compared with Budgeted Figure, Forecast Figures and Previous year figures.
- Compiling and Circulating Mid-Month Flash result to CEO and COF on monthly basis. Based on respective businesses projection, a
- Preparing and submitting CEO's Governance Letter on monthly basis.
- Preparation and circulating Country Management Group Pack on monthly basis.
- As part of Performance Management, collecting Industry Data and Analysis from Publications and Mainstream media for CFO.

Role as Finance Manager in Country Finance of Standard Chartered Bank (Project and Financial Control Role) (From September 2012 to September 2014):

Project Exposures:

- Receivables and Collection Management Solution (RCMS) FCY Module.
- Global Pricing and Billing Systems (GPBS) Module.
 - eBBS (e12 conversion)
- RLS (Retail Lending System) conversion.
- GOLF (General Ledger Online Form) rollout.
- Financial Control System (FCS) project
- Finance Transformation (On Going)
- MI Revenue (on Going).
- Islamic Banking for Wholesale Banking.
- Conversion of Card 400 (On Going)
- Project SeCCuRe (Project for Custody Services)

Country Administrator of FCS Reconciliation Process:

- Review the FCS reconciliation process on monthly basis.
- Update the User Access Mapping on monthly basis.
- Extract and review the aging analysis from FCS submission.

GL accounts (Sundry, suspense and other accounts) reconciliation:

- Update list of eBBS account ownership
- Update list of PSGL account ownership
- Circulate Month end GL accounts balances to all reconciliation units
- Obtain and consolidate reconciliation received from all units
- Prepare and submit sundry and suspense and inter-branch reconciliation report to Bangladesh Bank
- Prepare and submit reconciliation summary report to Finance BORCG
- Prepare and submit reconciliation summary report to CFO and CORCG.

Role as Assistant Finance Manager in Country Finance of Standard Chartered Bank (GL Control and Reconciliation) (From September 2010 to September 2012):

TP-GL Reconciliation process:

TP-GL reconciliation process is a very important reconciliation process of the bank where Finance checked any exception between TP (Transaction Precrossing) system and General Ledger on daily basis. Any break or exception is highlighted and resolved with zero tolerance. For any long aged unresolved TP-GL exception, GL control team escalate to the TP owner and in some cases Finance Risk and in Country Risk forum

Trial Balance review, BU Proof & AIR-AIP review:

- Review Daily trial balance and follow up inconsistency and unusual balance.
- Review month end Trial balance, document and advise if any month end adjustment is required.
- Obtain print out of monthly Trial Balance and Monthly GL Statement both for Actual and Local ledger.
- Review BU proof report and follow up inconsistency and unusual balance.
- Check whether AIR (Accrued Interest Receivables) & AIP (Accrued Interest payable) have been reversed on the first day of following month for eBBS and e-lending.

Cost centre & PSGL & eBBS account related activities:

1. Cost centre

- Obtain and preserve Cost center maintenance form
- Monthly cost center inventory as per FCP
- Obtain Cost Center Ownership form confirmation form all cost center owners on Half Yearly basis.
- Independent review and identification of dormant cost centers and arrange to close

2. PSGL accounts.

- Obtain and preserve accounts maintenance form
- Monthly accounts inventory as per FCP
- Obtain account ownership form confirmation form all Account owners on Half Yearly basis.
- Independent review and identification of dormant accounts and arrange to close

3. EBBS accounts

- Obtain and preserve accounts maintenance form.
- Obtain accounts ownership form confirmation form all eBBS Account Owners on Half Yearly basis.
- Independent review and identification of dormant accounts and arrange to close

Nostro recon, IAS vs Local Ledger Recon & Inter br. Recon

Description:

- Nostro Reconciliation
- Update Nostro accounts list
- Confirm Nostro account mapping with SSR
- Confirm Month end Nostro accounts balance to GRH
- Review NOSTRO MIS and follow up open items with respective departments
- Escalated exception to CORG as per Matrix
- BANGLADESH MATRIX CONFIRMATIONS

2. IAS vs Local Ledger Reconciliation

- Perform and document reconciliation Actual and local ledger (as per FCP)
- Unreconciled issue are communicated to FORG and CORG as per Matrix

3. Interbranch reconciliation review

- Obtain Inter Branch report from FMO and review
- Pass necessary correction entries to clear inter branch difference
- BANGLADESH - BCRS to PSGL Reconciliation-TP Source Identification

Edit Suspense/Balance Suspense & Manual Entries:

Description:

- Edit Suspense/Balance suspense :Provide daily edit suspense correction to FSM Team, Investigate reasons and fix the issues when required and review manual entries on monthly basis.

Role as Assistant Mangager in Finance Division of BASIC Bank Limited: (From July 2009 to September 2010)

Regulatory Returns (Bangladesh Bank Submission):

- 1.Submission of BASEL-II statement, satsifying Bangladesh Bank and Branches queries in this regard and performing other BASEL-II implementation related jobs.
- 2.Treasury related activities: Calculation of CRR and SLR requirement, maintining CRR and SLR investment, categorization of scurities into HTM and HFT, revaluation of HTM and HFT scurities.
- 3.Calculation of interest accrued monthly on investment in HBFC Bond, Govt. Treasury Bill, Govt. Treasury Bond, Reverse Repo and passing related vouchers and maintaining share documents and passing vouchers for dividend and maintaining record and files.
- 4.Consolidation and submission of supplementary to Statement SBS-1.

Regulatory Returns (NBR Submission):

- 1.Co-operating with Tax advisor for corporate tax related activities.
- 2.Preparation of statement of excess perquisite.
- 3.Handing employee tax related matters such as calcuating tax deductible from salary, providing tax certificates, payment of tax for duputed General Managers, submission of salary statements to the tax authorities and any other jobs relating to employee tax.

GL Control:

GL related activities like checking existing tresury related information, preparing for going live, mapping of new GL heads with existing Eagle GL, Kepping in touch with IT division in this regard, consulting any online related problem with IT division.

Peformance Management

- Preparation of Board Memos for placing Key Performance Indicators (KPI's) on time to time basis.
- Collate information for auditors (External/ Central Bank) and providing to eauditors especially Bangladesh Bank DBI audit and complying audit report.

Role as Credit Analyst (BASIC Bank Limited) (From 18th November'07 to 2nd July 2009)

- a. Apprising Credit line proposals & Credit Risk Grading of diferent commercial loans and advances as a credit analyst of different loan products of the bank.
- b. Based on the branches loan proposal, prepare minutes, Board memorandum, office notes as a part of loan assessment process.
- c. After getting approval from the Board/Top Management, prepare and sending the sanction advices for respective brances loan proposal.

Personal skills

- Flexible
- Polite.
- Confident.
- Have patience.
- Helping nature.
- Disciplined.

Strengths

- Excellent theoretical knowledge.
- Excellent communication skills.
- Good knowledge of clinical practices and protocols.
- Ability to handle different types of patients in critical situations.
- Flexible and adaptable.
- Extremely motivated towards career.
- Quick Learner.

Computer Skill:

Robust user of Microsoft Office 2007, Microsoft Office 2010 especially Microsoft Word, Excel, Power Point, Access, Outlook etc and have strong control over People Soft and Oracle Softwares as the General Ledger, Expense Management Module, Fund Transfer Pricing (FTP) module and Financial Control System softwares of SCB are based on Oracle/People-Soft platform.

In addition, frequently preparing and using private queries in Oracle platform by customizing the reporting tools module as part of Data Mining activities.

Hobby:

Reading Books, Travelling, Playing Cricket & Table Tennis and Listening songs.

Extra Curriculum Activities:

Ex-President, "Accounting Family, Bangagandhu Hall, University of Dhaka".

Language Proficiency

Good command in written and spoken English and Bangla.

Personal Details:

Sobriquet : Arafin
Name in Full : Md. Yasir Arafin
Father's Name : Md. Shamsul Hoque
Mother's Name : Razia Begum
Permanent Address : "Professor House". Middle Ashrafpur, Tomsombridge, Tomsombridge, Comilla
Date & Place of Birth : 30th June, 1983, Comilla, Bangladesh
Nationality : Bangladeshi (by birth)
Religion : Islam (Sunni)
Sex & Marital Status : Male (Married)
Children : 01 (Male)
Blood Group : A+ve

I, the undersigned declare that the information specified in this CV is true to the best of my belief and knowledge and correctly describes my experience and myself.

(Md. Yasir Arafin)

Date: 20 February 2015