

## Rahul Karmaker

**Address:** C/O- Premananda Karmaker, House No# 03, Banikpara, Gokarnoroad, Brahmanbaria, Bangladesh. Now in Deira ,Dubai

**Mobile:** (+88) 01600557821( WhatsApp),+9710559591382

**E-mail:** [rahulorish621@gmail.com](mailto:rahulorish621@gmail.com)

**VISA STATUS: RESIDENCY ( EMPLOYMENT)**



### Career Summary:

- Working as a Junior Officer (Retail Banking) at NRBC Bank Ltd. & have 9 years' experience in General Banking, Retail Banking, Reporting & Documentation, Customer Service, Admin, Branch Activity Management, Stakeholder Management, & Sustainable Business Development arena.
- Accomplished all the personal target & functional role as well as took part in Cross functional activities with job enlargement & enrichment as well as diversified job responsibilities.
- A result-oriented Banking professional, driven by the desire to excel business by utilizing new concepts, along with expertise in sustainable business development & channel development.
- Established track record of consistently increasing revenues, market share that impacting profitability & assured operational excellence with innovative thoughts & techniques.
- Sound in Creating New Customer, Convincing Clients, Building Rapport, Reporting, Documentation & MIS, Customers' Portfolio Management, Complain Handling, Admin & Commercial work.

**Career Objective:** To serve the customer with empathy & assure functional excellence for scalable growth.

### Key Proficiencies:

- Strategic Development
- Reporting & Documentation
- Situational Leadership
- Business Analysis
- Decision-making
- Emotional Intelligence
- Customer Service
- Service level agreement
- Regional Business Management
- Public Relation

**Date of Birth:** 14<sup>th</sup> June, 1989

### Working Experience:

**1. Organization Name: US LOGISTICS FZCO LLC, DAFZA,DUBAI. Designation : Accountant Duration : From July 2024 to continue**

**2. Organization Name: DUTCH BANGLA BANK LTD . Designation: Senior Officer Agent Banking Division In Brahmanbaria District , Duration : Sep 2020 To May 2024**

**3.Organization Name: NRBC Bank Ltd. (Website: [www.nrbcommercialbank.com](http://www.nrbcommercialbank.com))**

**Designation 1:** Junior Officer (Cash In-Charge) now assigned as a GB & Branch operation in- charge...



**Duration:** From Sep'19 to Sep 2020

### Job Responsibilities:

- Serves customers by completing account transactions.
- Provides account services to customers by receiving deposits and loan payments, cashing checks, issuing savings withdrawals, and recording night and mail deposits.
- Sells cashier's checks, traveler's checks, and series e bonds.
- Answers questions in person or on telephone and refers customers to other bank services.
- Records transactions by logging cashier's checks, traveler's checks, and other special services; preparing currency transaction reports.
- Cross-sells bank products by answering inquiries, informing customers of new services and product promotions, ascertaining customers' needs, and directing customers to a branch representative.
- Completes special requests by closing accounts, taking orders for checks, opening and closing Christmas and vacation clubs, exchanging foreign currencies, completing safe-deposit box procedures, and providing special statements, copies, and referrals.
- Reconciles cash drawer by proving cash transactions, counting and packaging currency and coins.
- Maintains supply of cash and currency and turns in excess cash and mutilated currency to head teller.
- Maintains customer confidence and protects bank operations by keeping information confidential.
- Contributes to team effort by accomplishing related results as needed.



1. **Organization Name: Eastern Bank Ltd. (Website: [www.ebl.com.bd](http://www.ebl.com.bd))**

**Designation 1: Trainee Assistant Officer (Cash in Charge)**

**Duration: From Dec'15 to Sep'19**

**Job Responsibility:**

- To make payment & receive deposit efficiently shortest possible time without any flaws.
- Daily reconciliation of all teller's transaction, holding Vault key.
- ATM booth necessary maintenance /cash loading/ reconciliation.
- Stay alert against fake notes, fraudulent transaction & money laundering.
- Cross selling, assist to meet the Budget & the financial target
- Cash Management which includes maintaining cash within vault limit, Cash balance & return of the cash into the branch vault, Monitoring the flow of cash at the teller counters, Sorting of notes, Withdrawal/ Deposit of cash from/to feeder branch ETC

**Achievement:**

- Achieved deposit target of BDT 2 crore, loan target of BDT 50 lac, 40 new account opening & giving 4 credit cards in every month.
- Worked in school banking program initiated by the bank which got massive success.

2. **Name of the Organization: SMGE global Education & Consultancy ltd**

**Designation: Accounts officer**

**Duration: Jan '11 to Dec '15**

- Provides financial information to management by researching and analyzing accounting data; preparing reports.
- Prepares asset, liability, and capital account entries by compiling and analyzing account information.
- Documents financial transactions by entering account information.
- Recommends financial actions by analyzing accounting options.
- Summarizes current financial status by collecting information; preparing balance sheet, profit and loss statement, and other reports.
- Maintains accounting controls by preparing and recommending policies and procedures.
- Guides accounting clerical staff by coordinating activities and answering questions.

**Academic Qualification:**

- M.B.S Hons in Accounting from Brahmanbaria Govt. College Under National University, Gazipur with 1st Class in 2013.
- B.B.S Hons in Accounting from Brahmanbaria Govt. College under national university, Gazipur with 2nd Class in 2012.
- HSC in Business Studies from Comilla board in 2007 with GPA 4 out of 5.
- SSC in Business Studies from Comilla board in 2005 with GPA 4.56 out of 5.

**Training:**

- Computer Training Course from Department of Youth Development Ministry of Youth & Sports for 6 Months
- **AML Training on Anti Money Laundering from Bangladesh Bank Organized by EBL for 2 Days.**

**Soft Skill:** Teamwork, convincing, inspiring, influencing, negotiation, leadership skill.

**Computer Skill:** Sound in Microsoft word, excel & power point presentation.

**Language:** Fluent in Hindi ,Bangla and English ; **IELTS OVERALL 5 & DUOLINGO Score 125**

**References**

**Altaf Hawa : Human Resources Manager,Al Ghurair Exchange LLP,402, Acico Business Park Building, Port Saeed Area Deira, Dubai, U.A.E. Phone : +971 4 253 5642, Mobile – 056 416 0212**  
Email: [ahawa@alghurairexchange.com](mailto:ahawa@alghurairexchange.com)

**Signature:**

**Date:**