



CURRICULUM VITAE

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Educational Qualification:

MBA (Finance) : North South University, 2000
B. Sc. Engg (Mechanical) : Bangladesh University of Engineering & Technology, (BUET), 1995
HSC : Dhaka College, Dhaka, 1988
SSC : St. Joseph High School, Dhaka, 1986

Work Experience:

Aug 2022 to Present : **Founder & CEO, ORKO**

ORKO is a digital platform for CMSMEs (Cottage, Micro, Small & Medium Enterprises)

CMSMEs contribute more than 25% of Bangladesh GDP. However, only one third of the CMSME entrepreneurs have access to finance. ORKO digital platform was formed to connect the entrepreneurs with lenders, automate credit assessment, provide management guidance to entrepreneurs etc. ORKO creates a digital business profile and credit score named ORKO score for each CMSME entrepreneur which can be utilized by lenders to make loan decisions.

Sep 17, 2018 to Jan 12, 2022 : **SEVP & Head of Retail Banking, Meghna Bank**

- Lead and drive the Retail Banking team consists of Retail Product, Credit Card, Branches, Retail Sales, Priority Banking team to achieve a significant growth while maximizing sustainable profit
- Drive SME loans from Branches
- Ensure delivery of annual business and financial targets
- Ensure Credit policies and procedures for Auto, Mortgage & Home loan are market competitive and compliant with regulatory requirements
- Ensure collection process are consistent, effective, efficient and best in class
- Ensure reduction of delinquencies, bad debts to maximize bank earnings
- Simplified Retail product sets and redesign core processes from customer point of view
- Ensure Retail customers receive delightful customer experience. Emphasize on offering high service quality to differentiate offerings in the marketplace

Major Initiatives

- Ensure highest standards of corporate governance and of regulatory compliance in line with both Bank's directives and regulatory requirements
- Launched Meghna Priority Banking. 2 (two) Priority Banking lounges, one each in Gulshan & Motijheel Branch started operation in 2021. Recruited the best Relationship Managers from the market and offer the best value proposition to the customers
- Retail Sales team launched for door to door marketing to book deposits and Retail Loan
- Islamic Banking launched in 2021 and the first window operation started in Gulshan Branch
- Insurance backed Savings & Deposit products launched to boost low cost deposits
- Promotion in digital media like Facebook & LinkedIn to build the image of Meghna Bank
- Launched Co-branded credit card with Narayanganj club members
- Launched Internet Banking & Mobile apps for MGBL customers

Oct 2015 to Sep 16, 2018: **SEVP & Head of Retail Banking, Bank Asia**

- Lead and drive the Retail Banking team consists of 55 full time staff and 200 sales staff to achieve a significant growth while maximizing sustainable profit
- The team comprised of 5 (five) departments namely Consumer Finance, Retail Liability, Credit card, Retail CRM and Monitoring & Collection
- Ensure delivery of annual business and financial targets
- Ensure Credit policies and procedures for Auto, Mortgage & Home loan are market competitive and compliant with regulatory requirements
- Ensure collection process are consistent, effective, efficient and best in class
- Ensure reduction of delinquencies, bad debts to maximize bank earnings
- Ensure highest standards of corporate governance and of regulatory compliance in line with both Bank's directives and regulatory requirements

Major Initiatives

- Doubled the Retail loan portfolio in less than two years which crossed BDT 1000 crore with a classification of less than 3%
- Launched Online Account Opening process
- Launched 'SHADHIN' co-branded Master card for the freelancers community
- Credit card outstanding and profit grew significantly and classification rate came down to an acceptable level
- Increase CASA:TD ratio which helped to lower the cost of fund

Feb 15 to Sep 15: **EVP, Head of Internal Control & Compliance, BRAC Bank**

Led the group audit team consists of 70 (seventy) staffs. Responsible for annual audit of various divisions of the bank and 5 (five) subsidiaries of BRAC Bank such as bKash, biTS, BRAC EPL Investment Bank, BRAC EPSL brokerage and BRAC Saajan exchange house

Feb 14 to Jan 15: **Senior Vice President & Head of Branch Banking, BRAC Bank**

- Lead the Branch Banking team consists of 97 (ninety seven) branches and 1200+ full time staff
- Ensure delivery of annual business and financial targets
- Ensure delightful customer service to different segment customers across branches
- Develop Branch Banking strategic plan consistent with overall Bank's strategy
- Pro-actively analyzing and formulate pattern of customer's changing needs of financial services and suggesting ways to improve them

- Restructure the Branch Banking Unit and redeploy resources to achieve maximum benefit from the structure
- Ensure all risk within the Branch Banking business is minimized and systems are in place to monitor them
- Ensure highest standards of corporate governance and of regulatory compliance in line with both Bank's directives and regulatory requirements
- Set, monitor and ensure progress is made towards quality targets across Branch Banking business in line with business strategies and competitor initiatives
- Identify the shortcomings of branches and guide them to overcome the shortfalls
- Effectively manage projects for expansion/rationalization of the distribution network – assess overall project costs and implement the projects within minimum cost
- Ongoing management of existing branches to ensure quality in delivery, low transactions costs and consistent profitability
- Ensure that effective processes and controls are in place with clear responsibility and accountability for the prevention of money laundering, mis-selling, misrepresentation, fraud & customer protection in line with bank's policies and standards
- Ensure DCFCL is being maintained properly and timely in all cluster branches

Oct 08 to Feb 14:

SVP & Head of Customer Experience/ Head of Products & Marketing/ Head of Liability & NFB/Head of Liability & Wealth Management, Retail Banking, Brac Bank

- Responsible to deliver more than 80% annual revenue of Retail Banking
- Launched the customer centric model for Retail Banking. Customers were divided into 4 (four) customer segments namely Premium Banking, Supreme Banking, Excel Banking & Easy Banking to ensure delightful banking experience with the Bank
- Ensured successful rollout of Deposit & Lending products as per the need of the customers
- Launched the Premium Banking services for high net-worth customers of BRAC Bank
- Led the Customer Experience team which had 80 FTEs and 600+ Direct Sales Executives located across the country
- Ensure branding & marketing activities are in line with country standard

Aug 05 – Oct 08

Senior Manager, Products & Portfolio, Wealth Management, Consumer Banking, Standard Chartered Bank

- Successful rollout of transaction & other WM Products
- Identification of new value propositions that can be converted into products to support growth in Wealth revenue
- Analyze the performance and experience of the Transactional Products propositions and add or remove or amend existing feature as per need
- Formulate and implement marketing strategies to retain existing product use and stimulate greater product sales
- Run campaigns among customer /DSEs /FTEs to boost up liability sales
- Increase income by understanding and modifying processes related to all product programs. These would vary from utilizing cost effective mediums of customer communications to making necessary process changes to offer improved features.
- Make necessary improvements in the Debit card issuance process & deposit accounts service delivery processes from the product development perspective

Sept 01- Jul 05

: **Assistant Manager, Finance, Standard Chartered Bank**
Worked in 'Business Finance' and 'Country Finance' team

Aug 2000 – Aug 01

: **Management Trainee, Southeast Bank Limited**

Worked in the Credit Division of Southeast Bank Limited

Achievements

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- Launched the new customer centric 'Retail Banking Business Model' of BRAC Bank. Through this new model, customers got the benefit of demand-driven banking service instead of supply-driven service. This is a major shift in conventional banking system in Bangladesh towards value-based banking with focus on designing products and services as per financial needs of Retail customers
- Improved CASA:TD mix in the deposit mix to lower the cost of deposits
- Launched one of the most successful deposit product of BRAC Bank, '**Triple Benefits' Savings account**' and generated **BDT 17 billion** low cost Savings deposit
- Launched ShopSmart card in 2006 which received Standard Chartered Bank 'Global Debit Card Innovation Award' for 2006
- Freedom Account for Youth Segment: Launched 'Freedom Account' for youth segment in 2007. The account generated 33,000 accounts with a volume of BDT 1 billion
- VIPSA Account for High Net worth customers: Launched 'VIP Savings Account' for high networth customer segment in 2007. The account generated 17,000 accounts with a volume of BDT 5.5 billion in 1 year which received SCB Group recognition

Training & Development Program:

- *Effective Strategy Execution*, January 15 to January 19, 2015, ISB, Hyderabad
- *Building a winning Business Model*, May 21-22, 2012, Singapore Institute of Management (SIM)
- Attended 3-day attachment with *Mobile Banking Operations of WINGS, ANZ Grindlays*, Jan 15-17, 2010, Phnom Penh, Cambodia
- Attended 3- day attachment program with *Wealth Management, Consumer Banking, Standard Chartered Bank*, Mumbai
- *Great Managers Program*, 2 day training held in Dhaka, April 2007
- *Being A Talented Manager*, June 25-28, 2005, Bangkok, Thailand
- *Sales & Marketing training*, 2000, Aptech World Wide, Mumbai, India