

# DIPANGKAR CHANDRA DAS

SME Banking | Credit Assessment | Relationship Management

Kishoreganj, Bangladesh

📞 01711175039 | 01719114913 |

🌐 <https://dipangkardas.com/>

✉️ [dipangkardasbbl@gmail.com](mailto:dipangkardasbbl@gmail.com)



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## PROFESSIONAL SUMMARY

Accomplished banking professional with **7+ years of experience** in SME Banking, Credit Assessment, and Relationship Management. Demonstrated expertise in loan origination, credit risk analysis, documentation, and portfolio management. Known for building long-term client relationships, ensuring regulatory compliance, and supporting sustainable business growth within structured banking environments.

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## CORE COMPETENCIES

- SME Banking & SME Finance
- Credit Assessment & Risk Analysis
- Relationship & Portfolio Management
- Loan Disbursement & Recovery
- Credit Documentation & Compliance
- Market Research & Business Development
- Team Coordination & Unit Supervision

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## PROFESSIONAL EXPERIENCE

### BRAC Bank PLC — Unit In Charge

**Oct 2025 – Present** - Supervise unit-level SME banking operations in line with internal policy and regulatory guidelines.

- Conduct borrower visits and comprehensive credit assessments.
- Verify financial, personal, and business documentation prior to loan approval.
- Manage loan disbursement, monitoring, and recovery activities.
- Maintain strong relationships with SME clients to ensure portfolio quality and growth.
- Analyze market opportunities and risks to support strategic lending decisions.

### BRAC Bank Limited — Relationship Officer & Unit In Charge

**May 2019 – Oct 2025** - Managed SME client portfolios covering credit assessment, loan processing, and relationship management.

- Identified and onboarded new SME clients through field visits and market analysis.
- Ensured compliance with credit policy, KYC, and documentation standards.
- Coordinated loan disbursement, monitoring, and collection to maintain portfolio health.
- Prepared market research and performance reports for management review.
- Built long-term client relationships to improve retention and business continuity.

## Artico — Marketing Manager

**Nov 2018 – May 2019** - Planned and executed marketing strategies to strengthen brand visibility and sales growth.

- Developed distributor and agent sales tools to expand market coverage.
  - Conducted product and competitor analysis to identify improvement opportunities.
  - Implemented digital marketing initiatives including Facebook promotion, SEO, and Google Business tools.
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## EDUCATION

**Master of Business Administration (MBA)** — Marketing

University of Dhaka | 2014

CGPA: 3.27 / 4.00

**Bachelor of Business Administration (BBA)** — Marketing

National University | 2013

CGPA: 2.80 / 4.00

**Higher Secondary Certificate (HSC)** — Commerce

Hazi Zafar Ali College | 2008 | GPA: 4.50 / 5.00

**Secondary School Certificate (SSC)** — Commerce

Shaheed Alauddin High School | 2006 | GPA: 3.81 / 5.00

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## PROFESSIONAL CERTIFICATIONS

- Certification on Code of Conduct — BRAC Bank Limited (2023)
  - AML & CFT Certification — BRAC Bank Limited (2023)
  - Fundamentals of Enterprise Risk Management — BRAC Bank Limited (2023)
  - Basics of Information Security — BRAC Bank Limited (2023)
  - PGD in Human Resource Management — Academy of Business Professionals (2021–2022)
  - Fundamentals of Digital Marketing — Google Digital Garage (2019)
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## TRAINING

**Computer Operating Systems & Applications** — Joy Computers, Kishoreganj (2007)

MS Office, Adobe Photoshop, Affiliate Marketing, Web Design

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## CAREER OBJECTIVE

To advance my career in SME and corporate banking by taking on higher leadership responsibilities, applying strong credit judgment, and contributing to profitable and risk-managed lending within a reputable financial institution.

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## KEY ACHIEVEMENTS

- Successfully managed SME loan portfolios while maintaining strong compliance with credit and risk policies.
- Built and retained long-term SME client relationships through consistent service quality and financial advisory support.
- Contributed to effective loan recovery and portfolio quality through regular monitoring and follow-up.

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## ADDITIONAL INFORMATION

- **Employment Type:** Full-time
- **Career Level:** Mid-Level Professional
- **Preferred Sector:** Banks, NBFIs, Leasing & Financial Institutions

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## LANGUAGE PROFICIENCY

- **Bangla:** Native (Reading, Writing, Speaking)
- **English:** Professional Proficiency (Reading, Writing, Speaking)

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## PERSONAL DETAILS

- **Date of Birth:** 28 November 1990
- **Gender:** Male
- **Marital Status:** Married
- **Nationality:** Bangladeshi

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## References:

GAUTAM DEBNATH  
TERRITORY MANAGER  
BRAC BANK PLC  
MOBILE: 01713-368779  
EMAIL: [Gautam.debnath@bracbank.com](mailto:Gautam.debnath@bracbank.com)

RAKIBUL HASSAN  
MANAGER CREDIT  
BRAC BANK PLC  
MOBILE: 01713-385257  
EMAIL: [rakibulmd722@gmail.com](mailto:rakibulmd722@gmail.com)

## Declaration:

I, hereby certify that all the information provided by me on this CV is complete and accurate in every particular.



Signature

(Dipangkar Chandra Das)