

MD. SAIDUL HAQUE

ASSISTANT CHANNEL OFFICER | BANKING OPERATIONS | & FREELANCER

☎ +880 1670038048 • ✉ saidul300@gmail.com • 🌐 saidul.online
🔗 linkedin.com/in/mdsaidulhaque • 📘 facebook.com/sjsaidulhaque
📍 Present Address: 248/6/E, 2nd Colony, Ward No. 10, Darus Salam Rd, Mirpur – 1, Dhaka-1216



PROFESSIONAL SUMMARY

Results-driven Banking Operations Professional with over 13 years of extensive experience in Alternative Delivery Channels (ADC), branch-support operations, and retail financial services at Dutch-Bangla Bank Limited (DBBL). Demonstrated expertise in managing KYC/AML regulatory compliance, supervising high-uptime ATM and Fast Track networks, arbitrating escalated transaction disputes, and driving retail customer onboarding. Uniquely skilled at integrating modern AI productivity workflows and digital media literacy with core banking operations to mitigate operational risks, streamline channel workflows, and consistently elevate client satisfaction.

AREAS OF EXPERTISE & CORE SKILLS

Banking & ADC Operations: Alternative Delivery Channels (ADC) Management, ATM & Fast Track Network Supervision, Card Account Linking & Dispatch Logistics, Cash & Vault Reconciliation, Rocket Mobile Banking.

Regulatory Compliance & Risk: KYC/AML/CFT Regulatory Protocols, Election Commission NID Database Verification, Watchlist Screening, Audit Adherence, Operational Risk Mitigation.

Financial Products & Services: General Banking Onboarding, Retail Loans, SME Financing (PPG), Credit & Prepaid Card Solutions, Trade Inclusion Campaigns.

AI & Digital Productivity: Generative AI for Workplace Productivity, Prompt Engineering, Enterprise Workflow Automation, Advanced MS Excel, DBBL Core Banking Platforms.

Creative & Technical: Video Editing & Content Creation (CapCut, Premiere Pro), Adobe Photoshop & Illustrator, WordPress Site Administration, Basic HTML/CSS.

PROFESSIONAL EXPERIENCE

Assistant Channel Officer – Alternative Delivery Channels (ADC) Dutch-Bangla Bank Limited (DBBL)

Jan 2025 – Present
Dhaka, Bangladesh

- Supervise day-to-day channel operations across assigned Fast Track outlets and ATM booths, ensuring hardware reliability, high operational uptime, and adequate cash availability.
- Enforce stringent KYC/AML/CFT compliance, screening customer profiles and executing verification procedures aligned with Bangladesh Bank risk guidelines.
- Direct the investigation and resolution of escalated ATM, POS, and digital payment transaction disputes, maintaining prompt turnaround times and service trust.
- Drive retail deposit mobilization through targeted General Banking and Rocket Mobile Banking account opening campaigns.
- Spearhead field-level trade campaigns to bring unbanked populations into formal banking channels, bolstering financial inclusion.

Junior Channel Officer – Alternative Delivery Channels (ADC) Dutch-Bangla Bank Limited (DBBL)

Sep 2017 – Dec 2024
Dhaka, Bangladesh

- Conducted customer due diligence and identity verification through the Bangladesh Election Commission NID portal and watchlists to mitigate AML/CFT risks.
- Facilitated the processing and disbursement of Retail Loans, SME financing (PPG), and consumer credit/prepaid card packages.
- Managed end-to-end card operational logistics, ensuring accurate card-account linking, secure custody, and verified delivery.
- Collaborated with central IT teams to resolve terminal connectivity and hardware errors, ensuring uninterrupted service delivery.
- Delivered clear, accurate guidance to walk-in clients regarding retail products and dispute settlement processes.

Trainee Channel Officer – Alternative Delivery Channels (ADC)
Dutch-Bangla Bank Limited (DBBL)

Sep 2012 – Aug 2017
Dhaka, Bangladesh

- Handled high-volume over-the-counter cash, credit card, and Rocket mobile banking deposits with strict adherence to daily balancing standards.
- Assisted prospective customers with account opening documentation and formalities for retail and digital accounts.
- Conducted routine inspections of Fast Track equipment and ATM units to log and escalate technical maintenance needs.

Officer (IT)
Prime Islamic Life Insurance Limited

Jan 2011 – Sep 2012
Dhaka, Bangladesh

- Supervised digital data entry workflows, maintained core electronic database records, and provided frontline technical support to internal teams.

PROFESSIONAL TRAININGS & CERTIFICATIONS

- AI For Professionals:** Applied Enterprise Generative AI & Workflow Optimization – Conducted by Abdullah Al Fahim
- 3 Days AI Live Workshop:** Practical Prompt Engineering & Digital Productivity – Conducted by Abdullah Al Fahim
- Video Editing & Content Creation:** Digital Visual Storytelling & Production – Conducted by Sohag360
- Retail Business, SME (PPG) & E-Business:** Credit & Electronic Products – DBBL Training Center (2018)
- Foundation Training on General Banking:** Operational Core Standards – DBBL Training Center (2012)
- Certificate in Web Development & Design:** National Computer Services (2003)

EDUCATION

Master of Social Science (M.S.S.) in Sociology Jagannath University, Dhaka	Passing Year: 2011 <i>Dhaka, Bangladesh</i>
Bachelor of Social Science (B.S.S.) in Sociology Jagannath University, Dhaka	Passing Year: 2010 <i>Dhaka, Bangladesh</i>
Higher Secondary Certificate (HSC) – Humanities Group Dhaka Imperial College (Dhaka Board)	Passing Year: 2003 <i>Dhaka, Bangladesh</i>
Secondary School Certificate (SSC) – Humanities Group K.K. Govt. Institution (Dhaka Board)	Passing Year: 2001 <i>Munshiganj, Bangladesh</i>

LANGUAGES

Bengali: Native | English: Professional Working Proficiency | Hindi: Conversational

PERSONAL DETAILS

Father's Name:	MD. SAMSUL HAQUE	Mother's Name:	SHAMSUN NAHAR
Date of Birth:	January 11, 1985	Gender:	Male
Marital Status:	Married	Nationality:	Bangladeshi
Religion:	Islam	National ID No:	2698881452480 (Smart Card: 7770503501)
Present Address:	248/6/E, 2nd Colony, Ward No. 10, Darus Salam Rd, Mirpur – 1, Dhaka-1216		
Permanent Address:	C/O. Md. Shirajul Haque (Uncle), Village: West Deowbog, Near Talukder House, P.O + P.S: Munshiganj, District: Munshiganj.		