

HIMEL PAUL

Dedicated and detail oriented Accounting Professional with almost of a year of hands-on experience in the micro credit sector. Proven expertise in MRA compliance, loan portfolio management and financial reporting. Leveraging a solid academic background in Finance & Banking and demonstrated proficiency in financial analysis, auditing and client service, complemented by strong leadership, communication and problem solving skills.



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10/Cha, Amlapara, Mymensingh

AREA OF EXPERTISE

- Financial Analysis
- Micro-loan management
- MRA compliance
- Liquidity & fund management
- Audit preparation
- Ledger maintenance
- MS Office Proficiency
- Client relationship management
- Loan processing & documentation
- Communication & Decision Making

PROFESSIONAL EXPERIENCE

Accountant

FHP (Society for Family Happiness and prosperity)
February 2025 - till now.



Responsibilities:

- Precisely recording daily loan disbursements and weekly installment collections from PO.
- Updating individual member ledgers to ensure the 'loan outstanding', balance matches the field collection sheets.
- Preparing monthly, quarterly and annual financial reports in a specific formats require by the MRA.
- Regular reconciliations between the branch's bank account and the office cash book to ensure all field collections were deposits.
- Ensuring the branch maintains the MRA mandated 15% liquidity reserve of total member savings in a scheduled bank.
- Checking and authorizing all payment vouchers to ensure they are supported by proper documentation.
- Occasionally visiting the group meetings in the field to verify if the collection amount reported by PO's match the member's passbooks.

Achievements:

- Successfully managed the 2025 annual audit with Zero observations or penalties from the authority.
- Reduced daily reporting time by 1 hour by implementing advanced Excel templates for field collection tracking.

Intern

Janata Bank PLC, Mymensingh Branch
October 2022 – January 2023



Responsibilities:

- Assisted in opening and maintaining CASH, TD, and RD accounts for diverse customers.
- Supported accurate loan documentation, verification, and file processing for timely approval.
- Provided services for credit cards, Sanchaypatra, and general banking inquiries.
- Delivered cheque books, debit cards, and performed detailed KYC updates for clients.

Achievements:

- Opened and managed over 100 accounts with zero customer complaints during internship period.
- Played a key role in streamlining daily customer service operations at the branch.
- Praised by supervisors for accuracy and reliability in handling financial documentation tasks.

EDUCATIONAL QUALIFICATION

MBA in Finance & Banking | Jatiya Kabi Kazi Nazrul Islam University | CGPA:3.57/4 2024
BBA in Finance | National University | CGPA: 3.00/4 2020
HSC In Business Studies | Kazi Mohammad Shafiqul Islam College |GPA:3.25/5 2016
SSC in Business Studies | Satbarga High School | GPA: 4.25/5 2014

LANGUAGE

Bengali – Native | English – Proficiency in Work

PERSONAL INFORMATION

- Father’s Name: Khokan Paul
- Mother’s Name: Rupaly Paul
- Date of Birth: 31 December 1997
- Nationality: Bangladeshi (by birth)
- Blood Group: A+
- National ID: 2851583654
- Permanent Address: Vill- Amla Para, P.O- Sadar, Mymensingh

REFERENCES

Rupom Chandra Modak
Regional Manager
FHP (Society for Family Happiness and prosperity)
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Ashik Talukder
Branch Manager
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