

MD. Nazmus Sakib

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PMP® and IBA-MBA certified professional with 8 years of experience in the banking sector, specializing in the integration of **Core Banking Systems (CBS) and Digital Financial Services (DFS)**. Currently a core member of both the DFS and CBS teams at Shahjalal Islami Bank PLC, I manage the technical lifecycle of digital payment products and ensure backend alignment with business goals. Proven track record in national payment systems (BACPS, BEFTN, RTGS, NPSB), agent banking, fintech integrations, and transaction governance. Adept at aligning business objectives with payment operations, regulatory compliance, and service delivery. MBA (Finance) with strong exposure to financial inclusion, digital transaction growth, customer behaviour, and payment-led profitability. I combine project leadership with **ITIL**®-based service governance to ensure digital payment solutions are not only innovative but operationally resilient and compliant.



Core Competencies

- **Digital Banking & Operations:** DFS & CBS Integration | Mobile App Ecosystem Management (TouchPay) | Payment Processing Orchestration | API Security | Corporate Payment Module (CPM) Ecosystem Management.
- **Financial Governance:** Automation & Reconciliation of Trust cum Settlement Accounts (TCSA) | Regulatory Compliance (Bangladesh Bank) | National Payment Systems (BACPS, BEFTN, RTGS, NPSB).
- **Data & Analytics:** Advanced Oracle PL/SQL | Power BI (PL-300 Candidate) | MIS Development | Forensic Data Analysis (Internal Fraud Detection & Preventive Controls).
- **Project & Service Leadership:** PMP® Project Governance | Agile & Scrum Methodologies | ITIL® 4 Service Management | Stakeholder Alignment | Vendor & AMC Governance (SLAs).

Work Experience

SHAHJALAL ISLAMI BANK PLC | Dhaka, Bangladesh

Total Tenure: Feb 2017 – Present

Senior Executive Officer – Digital Financial Services (DFS) & Core Banking Solutions (CBS) (Payments, Agent Banking & Transaction Governance)

January 2025 – Present

- Core member of the DFS and CBS team, supporting national payment rails, agent banking, and fintech-enabled digital channels.
- Lead daily monitoring of high-volume digital transactions across EFT, RTGS, and NPSB to ensure accuracy, availability, and compliance.
- Act as the primary focal point for Bangladesh Bank payment-related regulatory reporting, maintaining 100% compliance for national payment systems.
- Track transaction volumes, success rates, and migration trends, translating data into insights for senior management decision-making.
- Govern fintech and agent banking reconciliation, ensuring data integrity between Core Banking Systems and external payment platforms.
- Led automation and reconciliation of Trust-cum-Settlement Accounts for digital payment channels, ensuring accurate settlement, regulatory compliance, and timely resolution of transaction mismatches.
- Collaborate with business, technology, and service operations teams to resolve transaction failures and meet agreed SLAs.

Executive Officer – IT Service Management & Data Analytics

July 2021 – December 2024

- Managed analytics on millions of daily CBS-driven digital transactions within a 4TB+ enterprise banking database.
- Designed automated transaction anomaly and risk-monitoring mechanisms, strengthening payment integrity and fraud detection.
- Delivered MIS and performance dashboards on digital channel usage, transaction trends, and operational health.
- Supported DFS initiatives by analyzing customer transaction behavior and digital channel adoption patterns.
- Led UAT, deployment support, and post-implementation validation for payment-related system enhancements.
- Supported automated reconciliation workflows, reducing manual intervention and improving settlement accuracy.

First Executive Officer – Core Banking & Service Operations

May 2018 – June 2021

- Engineered Oracle SQL/PL-SQL solutions for automated reconciliation between CBS and third-party payment switches, identifying settlement gaps and revenue leakage.
- Supported digital payment and remittance integrations, ensuring zero-defect deployments.
- Coordinated UAT and go-live activities for core banking upgrades and automation initiatives.

Management Trainee Officer (MTO) – IT Division

February 2017 – February 2018

- Built foundational expertise in core banking operations, payment processing, SQL development, and ITIL-based service delivery.

Education

Institute of Business Administration (IBA), University of Dhaka | 2021

- MASTER'S IN BUSINESS ADMINISTRATION, FINANCE

Thesis: "Agent Banking: A New Growth Sector for the Banking Industry", (2020)

Core Insight: Conducted an econometric analysis of the top 6 performers, identifying BRAC Bank's unique "lending-first" model as a key driver for sustainable financial inclusion compared to the deposit-only focus of competitors.

Ahsanullah University of Science and Technology | 2016

- BACHELOR OF SCIENCE IN COMPUTER SCIENCE & ENGINEERING

CERTIFICATIONS & TECHNICAL SKILLS

Certifications: PMP® (PMI) | ITIL® 4 Foundation (PeopleCert) | Atlassian Agile Project Management Professional |

Technical Stack: Advanced Oracle PL/SQL | SQL Server | Power BI (DAX, Modeling) | ERPNext | Docker | CBS Architecture, IT Governance, SLA, Stakeholder Management