

**CURRICULUM VITAE
OF
Dr. MD. MOSHARREF HOSSAIN**

Office

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I. EDUCATION

PhD, Department of Economics, Finance and Banking, University Utara Malaysia, Malaysia.

MBA (Major in Finance), 2001, Department of Finance & Banking, Faculty of Business Studies, University of Dhaka.

BBA (Finance & Banking), 2000, Department of Finance & Banking, Faculty of Business Studies, University of Dhaka.

Higher Secondary Certificate (Commerce Group), 1996, Dhaka City College, Dhaka, Bangladesh.

Secondary School Certificate (Science Group), 1994, Dalal Bazar N.K high School, Comilla Board, Bangladesh.

II. EMPLOYMENT RECORD AND JOB DUTIES / RESPONSIBILITIES

1. Serving in the Bangladesh Institute of Bank Management (BIBM) as an Assistant Professor from 1 April 2014 to till date.
2. Served in the Bangladesh Institute of Bank Management (BIBM) as Lecturer from August 2007 to 31 March, 2014.
3. Served in Stamford University Bangladesh as Lecturer at Department of Business Administration from November 2004 – August 2007.
4. Served in The Millennium University as Lecturer at Department of Business Administration from September 2004 – November 2004.

Major Job Duties and Responsibilities in BIBM

- To conduct post graduate degrees like Masters in Bank Management (MBM) & EMBM.
- To impart training and education in banking operation and management.
- To conduct research on issues relating to banking operation and management.
- To provide consultancy services relating to banking and allied fields.
- Coordinate different seminars, workshops, and training courses and design sessions
- Involvement in different administrative responsibilities

Courses Taught in Masters in Bank Management (MBM) Program in BIBM

Financial Management, Business Statistics, Corporate Finance, Project Financing, Commercial Bank Management, Bank Marketing, Portfolio Management.

Training Courses Coordinated in BIBM

SME Credit Risk Management, SME and Venture Financing, Micro and Small Enterprise Financing, Entrepreneurship Development and SME Business, Financing Small and Medium Enterprises, Credit Access for Women Entrepreneurs, Marketing of Financial Services, Lending Risk Analysis, Accounting and Finance in Banks, Banking Laws and Practices, Project Financing, Financial Analysis for Banks, Project Appraisal and Management, and others.

Workshops Coordinated in BIBM

Bank Marketing and Financial Products Development, Lease Financing and Securitization, Managing Core Risks in Banking for Senior Bankers, Credit Management, Security Analysis and Portfolio Management, Asset Liability Management, Case Based Credit Analysis, Factoring, Leasing and Venture Financing, Financing Public-Private Partnership (PPP) Projects.

Seminar Coordinated in BIBM

Bank Finance in Light Engineering Small Enterprises: Challenges and Possible Innovations, Credit Risk Model for Small Enterprises in Bangladesh, SME Financing: Demand Side Problems and Supply Side Responses, SME Credit Risk Model, Progress and Prospects of Non-Banking Financial Institutions in Bangladesh, Innovation in Banking Products of Bangladesh, Credit guarantee for SMEs.

III. CONSULTANCY EXPERIENCE

- Research on “Impact Assessment of the Credit Wholesaling Program of SMEF” Project at BIBM from SME Foundation.
- Working as a visiting faculty in EMBA program at Bangladesh University of Professionals (BUP)
- Working as a visiting faculty in EMBA program at North South University (NSU)
- Conducting recruitment and promotional test for different public and private banks in Bangladesh.

IV. CURRENT INVOLVEMENT IN BIBM RESEARCH AND REVIEWS

- BIBM Research Project on Liability Management, Loan Pricing and Profitability in Banks (on going).

V. PUBLICATION

1. Hossain, M. M. (2020). Financial resources, financial literacy and small firm growth: Does private organizations support matter?. *Journal of Small Business Strategy*, 30(2), 35-58.
2. Hossain, M. M. (2020). Market Orientation, Managerial capability and Small Firm Financial Growth in Bangladesh: Moderating effect of Government and Private Organization Support. *Thoughts on Banking and Finance*, 7(1).
3. Taghizadeh, S. K., Rahman, S. A., Hossain, M. M., & Haque, M. M. (2019). Characteristics of organizational culture in stimulating service innovation and performance. *Marketing Intelligence & Planning*.
4. Hossain, M. M (2019). Resources and Small Firm Financial and Non-financial Growth: Empirical Evidences from Bangladesh, *BANK PARIKRAMA*, XLIV (1 & 2), 72-107.
5. Taghizadeh, S. K., Rahman, S. A. and Hossain, M. M. (2017). Knowledge from customer, for customer, or about customer: Which triggers innovation capability the most? *Journal of Knowledge Management*, 22 (1), pp.162-182, <https://doi.org/10.1108/JKM-12-2016-0548>
6. Banerjee, P. K., Ahmed, M. N., & Hossain, M. M. (2017). Bank, Stock Market and Economic Growth: Bangladesh Perspective. *The Journal of Developing Areas*, 51(2), 17-29.
7. Hossain, M. M., Ibrahim, Y. and Uddin, M. M. (2016). Towards the Factors affecting Small Firm Growth: Review of Previous Studies. *International Journal of Academic Research in Business and Social Sciences*, 6(5), 217-235.
8. Hossain, M. M., and Amin, M. R. (2016). Financial Intermediation of Remittances around the World and Lessons for Bangladesh. *International Journal of Business and Innovation*, 2(6), 17-47.
9. Hossain, M. M., Ibrahim, Y. and Uddin, M. M. (2016). Relationship between Firm Resources and Small Firm Growth in Bangladesh. *International journal of research in commerce, economics & management*, 6(9), 6-10.
10. Hossain, M. M., Ibrahim, Y. and Uddin, M. M. (2015). Banks' Participation in Small Enterprise Financing: Problems and Issues in Bangladesh. *European Journal of Business and Management*, 7(35), 133-145.
11. Mamun, A. A., Hossain, M. M., Ullah, M. S., Alam, M. A. & Alam, M. K. (2015). Business Process Re-engineering of SME Loans in Bangladesh: Issues and Challenges. *Banking Research Series 2014*. Bangladesh Institute of Bank Management (BIBM), Dhaka, Bangladesh.
12. Mamun, A. A., Hossain, M. M. and Mizan, A. N. K. (2013). Working capital financing in SMEs: Problems and issues. *Banking Research Series 2013*, BIBM.
13. Benerji, P. K., Chowdhury, A. J, Alamgir, M. Mamun, A. A. Hossain, M. M. and Mizan, A. N. K. (2014). Review of Non-Bank Financial Sector 2013: A Comparative Performance Evaluation of the Non-Bank Financial Institutions. Annual publication by BIBM, Dhaka, Bangladesh.

14. Hossain, M. M. (2013). Leasing: An Alternative Financing Mechanism for SMEs. *Journal of Asian Business Consortium*, 2(1), 66-82.
15. Hossain, M. M. and Hossain, M. M. (2013). Cost of Funds of Non-Bank Financial Institutions in Bangladesh: Internal Factors Analysis. *Asian Business Review*, 2(2), 29-36.
16. Hossain, M. M. (2013). Customer Relationship Management in Financial Institutions: A Study on Banks and their SME Customers in Bangladesh. *BANK PARIKRAMA*.
17. Hossain, M. M. (2012). SME Financing at Different Stages of Life Cycle: A Survey. *Journal of Banking and Financial Services*, 6(2).
18. Benerji, P. K., Chowdhury, A. J., Alamgir, M. Mamun, A. A. Hossain, M. M. and Mizan, A. N. K. (2011). Review of Non-Bank Financial Sector 2013: A Comparative Performance Evaluation of the Non-Bank Financial Institutions. Annual publication by BIBM, Dhaka, Bangladesh.
19. Benerji, P. K., Chowdhury, A. J., Alamgir, M. Mamun, A. A. Hossain, M. M. and Mizan, A. N. K. (2010). Review of Non-Bank Financial Sector 2013: A Comparative Performance Evaluation of the Non-Bank Financial Institutions. Annual publication by BIBM, Dhaka, Bangladesh.
20. Alam, M. I. K., Hossain, M. M. & Khan, M. S. R. (2008). Return Characteristics of Securities: Evidence from Dhaka Stock Exchange Ltd. *Stamford Journal of Business Studies*, 1(3).
21. Khan, M. S. R., Alam, M. R. & Hossain, M. M (2005). Impact of Economic Repression on Financial Development- Bangladesh Scenario. *Stamford Journal of Business Studies*, 1(1).

VI. SEMINAR PAPERS

1. Financial Literacy and Managerial Capacity of Women Entrepreneurs in Small Firms and Access to Formal Sources of Finance held in Bangladesh Institute of Bank Management (BIBM) on 30 October 2019 (Dr. Md. Mosharref Hossain, Md. Ruhul Amin, Tahmina Rahman and Anwar Faruq Talukder)
2. Corporate Guarantee: Does it Work in Recovery of Loan? held in Bangladesh Institute of Bank Management (BIBM) on 17 July 2019 (Dr. Md. Mosharref Hossain, Dr. Md. Mahabbat Hossain, Maksuda Khatun, Reefat Zaman Shourov, Mohammad Shahidul Islam).
3. Credit Guarantee Scheme for Promoting Access to Finance for SMEs held in Bangladesh Institute of Bank Management (BIBM) on 15 November 2018 (Dr. Md. Mosharref Hossain, Dr. Md. Mahabbat Hossain, Anila Ali and Md. Nazeem Hassan Satter) .
4. *Credit Risk Model for Small Enterprises in Bangladesh*, held in Bangladesh Institute of Bank Management (BIBM) on 13 December 2014. (Ashraf Al Mamun, Md. Mosharref Hossain, A.N.K. Mizan and Md. Ashrafal Alam)
5. Involvement of Banks in Small Enterprise Financing: Problems and Issues for Bangladesh, Annual Banking Conference 2013 (A Compilation of Conference Proceedings and Research Papers Presented in the Banking Conference), (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan), Bangladesh Institute of Bank Management, Dhaka, Bangladesh. (Published in July 2014).
6. Bank, Stock Market and Economic Growth, held in Bangladesh Institute of Bank Management (BIBM) on 21 September 2013 (Habibullah Bahar, Dr. Prashanta Kumar Banerjee, Md. Nehal Ahmed, Md. Mosharref Hossain)
7. Determinants of Expatriates Remittances from Saudi Arabia to Bangladesh and the Role of the Banking Sector, Annual Banking Conference held in Bangladesh Institute of Bank Management in 2012. (Prashanta K. Banerjee, Md. Mohiuddin Siddique, Md. Mahbubur Rahman Alam and Md. Mosharref Hossain)

VII. PUBLISHED RESEARCH MONOGRAPHS

1. Research Monograph 30 on **Financial and Non-Financial Issues in Implementing PPP in Bangladesh: An Examination of PPP Projects in Pipeline**. (Dr. Prashanta Kumar Banerjee, A.K.M. Abdullah, Husne Ara Shikha, Md. Ruhul Amin, Dr. Md. Mosharref Hossain). published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh, August 2018.
2. Research Monograph 21 on **Bank Finance in Light Engineering Small Enterprises: Challenges and Possible Innovations**, (Ashraf Al Mamun, Md. Mosharref Hossain, Md. Masudul Haque and Md. Ashrafal Alam), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh, 2016.
3. Research Monograph 03 on **SME Financing: Demand Side Problems and Supply Side Responses**, (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh, in January 2013.
4. Research Monograph 04 on **SME Credit Risk Model**, (Ashraf Al Mamun, Md. Mosharref Hossain and A.N.K. Mizan), published by Bangladesh Institute of Bank Management, Dhaka, Bangladesh, in January 2013.

VIII. PUBLISHED BOOK CHAPTER

Hossain, M. M., & Ibrahim, Y. (2017). Working Capital Financing by Banks in Small Enterprises: Problems and Challenges for Bangladesh. In N. H. Ahmad, T. Ramayah, H. A. Halim & S. A. Rahman (Eds.), Handbook of Research on Small and Medium Enterprises in Developing Countries (pp. 137-158). Hershey PA, USA: IGI Global

IX. PROJECT PAPER, POLICY PAPER AND DISSERTATION

- PhD thesis title- **Relationship between Resources and Small Firm Growth in Bangladesh: The Moderating Effects of Government and Private Organizations Support.**
- MBA dissertation title- **Determining the optimum capital structure: Evidence from Bangladesh.**

X. AREAS OF ACADEMIC INTEREST

SME Banking, Project Financing including PPP project, Credit Management in Banks, Commercial Bank Management, Financial Analysis for Banks, Financial Management, Corporate Finance, Bank Fund Management.

XI. AWARDS AND SCHOLARSHIPS

- Received scholarship from University Utara Malaysia (BSPG-UUM Scholarship) to complete PhD program, Kedah, Malaysia.
- Received merit based departmental scholarship in undergraduate and graduate level from the University of Dhaka, Dhaka, Bangladesh.
- Received merit based scholarship from Dhaka City College, Dhaka, Bangladesh.

XII. TRAINING / STUDY VISIT (FOREIGN)

- Visited a number of financial institutions, training institutions, SME project in Poland and Netherlands from May 17-28, 2013 as part of the study visit organized by the INSPIRED project of European Union.
- “Advanced Credit Risk Modeling and Portfolio Management” organized by National Institute of Bank Management (NIBM) from September 24 - 28, 2012, Pune, India.

XIII. TRAINING (IN BANGLADESH)

- “SME Delinquency Negotiation Techniques”, organized by INSPIRED project of European Union from 7 – 9 April 2014, Dhaka, Bangladesh
- “SME Credit Risk Management Refresher Course”, organized by INSPIRED project of European Union from 4 – 6 March 2014, Dhaka, Bangladesh
- “SME Credit Risk Management: Agro Machinery and Agro Processing”, organized by INSPIRED project of European Union from 29 September 2013 to 02 October 2013, Dhaka, Bangladesh.
- “SME Credit Risk Management: Garment and Leather Sector”, organized by INSPIRED project of European Union from 22-25 September, 2013, Dhaka, Bangladesh.
- “SME Delinquency Management – phase1 and Train the Trainer” organized by INSPIRED project of European Union from 27 – 31 January and 31 March – 4 April, 2013, Dhaka, Bangladesh.
- “SME Delinquency Management – phase 1 and Train the trainer”, organized by INSPIRED project of European Union from 27-31 January, 2013 and 31 March – 04 April, 2013, Dhaka, Bangladesh.
- “SME Credit Risk Management – phase 1& 2”, organized by INSPIRED project of European Union from 14-18 October 2012 and 02-06 December, 2012, Dhaka, Bangladesh
- “Financing PPP Project” organized by World Bank and Bangladesh Bank from November 7 - 11, 2010, BIBM, Dhaka.
- “IFC/WBI SME Banking Training Program” organized by International Finance Corporation (IFC) and World Bank Institute (WBI) from January 28 - 31, 2010, Hotel Westin, Dhaka.
- “Foundation course for the Probationary Officers of Standard Bank Limited” organized by Bangladesh Institute of Bank Management (BIBM) from November 04 to December 19, 2007, BIBM, Dhaka.
- “Stamford Education Awards Program” organized by Stamford University Bangladesh from November 21, 2004 - January 13, 2005, SUB, Dhaka.

XIV. OTHER INVOLVEMENTS

- Member, Bangladesh Society for Training and Development (BSTD), (Website: www.bstdbd.org)
- Member, Finance Alumni Association (An Ex-students' Association of Department of Finance, University of Dhaka).

XV. PERSONAL DETAILS

Father's Name	Md. Ismail Hossain
Mother's Name	Jahanara Begum
Permanent Address	Vill. East Nondonpur, Po. Gopinathpur, PS/ Dist. Lakshmipur
Date of Birth	January 02, 1979.
Religion	Islam.
Nationality	Bangladeshi by Birth

XVI. REFEREE

- Dr. Toufic Ahmad Choudhury, Former Director General, Bangladesh Institute of Bank Management (BIBM), Mirpur-2, Dhaka-1216, Bangladesh. Tel. 88-02-9010266 (Office), Cell: 01712-857-971, E-mail: office@bibm.org.bd.
- Dr. Jamal Uddin Ahmed, Professor, Dept. of Finance, University of Dhaka, Dhaka – 1000, Phone: 8153168-9 (off), Mob: 01711-562424.