

PROFESSOR SHAH MD. AHSAN HABIB



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<i>Education</i>
<ul style="list-style-type: none">❑ Post-Doctoral Research Fellowship from Syracuse University, USA in 2010 under Senior Fulbright Fellowship of USA Government; Project title: Environmental Responsibility of Banks in US Economy: Lessons for Bangladesh Banking System.❑ Ph. D in International Finance from Banaras Hindu University [BHU], India in the year 2004 under BHU Research Scholarship of India; Thesis title: Globalization of Financial Market: Implications for Bangladesh and India.❑ Master Degree [two-year Program] in Economics from Banaras Hindu University [BHU], India in the year 1995❑ Bachelor Degree (honours) in Economics from Banaras Hindu University [BHU], India under ICCR Scholarship in the year 1993❑ HSC from Rangpur Cadet College, Rangpur in 1989 and obtained Seventh Position in the Merit List❑ SSC from Rangpur Cadet College, Rangpur in 1987.
<i>Employment Record</i>
<i>At Bangladesh Institute of Bank Management [BIBM]</i> <ul style="list-style-type: none">❑ Professor (selection grade), from April 2015 till date❑ Coordinator (certification programs of BIBM), from Jan 2015 till date❑ Professor, from April 2011 – March, 2015❑ Director Training, from January 2009 – till date❑ Director Research, from August 2010 (Additional Responsibility)-End 2011❑ Associate Professor, from April 2005 – April 2011❑ Assistant Professor, from April 2000 – March 2005❑ Lecturer, from September 1996-March 2000❑ Program Officer (CPGS - Additional Responsibility) January 1997- December 2000
<i>At Development Research Network [D Net]</i>

<p>□ Head, Research and Program [Part Time], during August 2006-2008</p>
<p><i>Role as Training Director at BIBM, Coordinator/Director of Certification, and as the Senior Most Professor</i></p>
<ul style="list-style-type: none"> □ Chairing and Coordinating Academic Committee and Preparing Academic Calendar of BIBM. □ Supervising and organizing Training Courses, Training Workshops, Research Workshops, and Review Workshops. □ Supervising and Organizing Outreach Training Programs/Workshops and E- Workshops for the regional Bank Executives. □ Performing the role of Organizing Chair in the Annual Banking Conference and Regional Banking Conference. □ Supervising and coordinating four 'Certification Courses' of BIBM for the Bank Executives (duration 6 months online-offline composition) of BIBM. □ Networking and managing certification courses on 'Risk Management' with Frankfurt School of Germany (duration of 9 months); and joint certification courses on 'Commercial Credit' and 'SME Financing' with Moody's Analytics. □ Organizing and Designing Training programs to address the special needs of banks and NBFIs of Bangladesh. □ Performed the role of 'Director General (Current Charge)' in the absence of the regular Director General in several occasions; were responsible for Research, Development and Consultancy Wing of BIBM in 2009-11 for an year in the absence of the then regular director. □ Representing the Board of the Dhaka School of Bank Management (DSBM) as the Senior Most faculty of BIBM.
<p><i>Teaching Activities and Business Courses Conducted as Adjunct Professor</i></p>
<ul style="list-style-type: none"> □ Courses Conducted in Masters in Bank Management [MBM] and Evening MBM Programs include: International Trade and Payments, International Financial Management, Microeconomics Macroeconomics, Research Methodology and Operations Research □ Course on Bank Management and Macroeconomics at the Institute of Business Administration [IBA] of the University of Dhaka, Bangladesh. □ Course on Pricing Strategies and Trade Payment Methods for the MBA students in the International Business Department of the University of Dhaka. □ Courses on Project Financing and Management, International Trade Payment & Finance, and Financial Institutions and Markets for the MBA/EMBA students of the East West University. □ Courses on International Finance and Banking, and Microeconomics for the students of the Bangladesh University of Professionals, Bangladesh. □ Courses on International Business for the MBA students of the BRAC University, Bangladesh
<p><i>Training Activities (Sessions conducted at Training Courses/Workshops and Certification Programs of BIBM)</i></p>
<ul style="list-style-type: none"> □ Sessions related to mainly Banking and Financial Status and Challenges; International Trade Payment and Financing Operations; Trade Regulations; Risk Management; AML Issues; Trade Based Money Laundering; Financial Inclusion, Financial Crime, SME Financing, CSR and Leadership Issues, Sustainable and Green Banking at BIBM. □ Conducted Special Training Sessions on 'Trade Services' and 'Sustainable Banking' for the foreign Chief Executives and Senior Bank executives from abroad arranged by BIBM. □ Conducted Sessions in Certified Expert in Risk Management (CERM), Certified Expert in Trade Services (CETS), and Certified Expert in Credit Management (CECM). □ Designed and conducted special training programs on 'Trade Services and Trade related Crimes' for the Executives of Bangladesh Financial Intelligence Unit (BFIU). □ Designed and conducted special training programs on 'Trade Services and Trade related Crimes' for the Executives of the Ministry of Finance, GoB.

<ul style="list-style-type: none"> ❑ Conducted over 20 Outreach Training Workshops for the Regional Heads of Scheduled Banks covering the areas like ‘Trade Risks in Banking’; ‘Financial Crime in Banking’; ‘Sustainable Banking Issues’; ‘Green Banking’, ‘Risk Management in Banking’ in Divisional Towns. ❑ Designed and conducted training programs on ‘Trade Services’ ‘Regulations on International Banking’ and ‘Green Banking and Environmental Risk Management’ for HSBC, Standard Chartered Bank, Citi NA, Eastern Bank Limited, Dhaka Bank Limited, Prime Bank Limited, The City Bank Limited and some other Banks/NBFIs of the country. ❑ Conducted training sessions at National Academy for Education and Management (NAEM) for the BCS Education Cadre Qualifiers; and Tax Academy for the BCS Tax Cadre Officers, and International Chamber of Commerce (ICC) Bangladesh. ❑ Conducted Training Programs for the SME Entrepreneurs under INSPIRED Project of EU; and Green Banking Clients under a project sponsored by GIZ, Germany. ❑ Conducted several customised workshops for the trade service clients of HSBC, Eastern bank, Prime Bank Limited, and Brac Bank Limited.
<p>Research Activities, Publications & Consultancy Services (List of Books/Publications/Research Projects/Articles)</p>
<p><u>2020</u></p> <ul style="list-style-type: none"> ❑ Financial Crime and IT security Concerns in the Times of Covid-19, May, 2020, ISSA [Team Leader] ❑ Policy Approach for Green and Sustainable Economic Recovery, May, 2020, Green-Tech Foundation [Single Author]. ❑ Implications of Covid-19 for the Trade Services by Banks in Bangladesh, April, 2020, ICC Bangladesh and ICC UAE [Single Author] ❑ Banking and Financial Sector Implications of Covid-19: Preparedness of Banks in Bangladesh, April, 2020, BIBM [Single Author] ❑ Factors Affecting the Environmental and Social Performance of Financial Institutions, A Survey for ICC and ESCAP, January [Single Author]. ❑ Financing Waste Management in Bangladesh, A Seminar Keynote, Organized Care Bangladesh and Genentech Foundation, Dhaka, January [Single Author] ❑ Financing for Nutritious and Safe Food Business Promotion, Seminar Keynote, Organized by BSAFE Foundation and Barc, Dhaka, February 26 [Single Author] <p><u>2019</u></p> <ul style="list-style-type: none"> ❑ Sustainable Finance: Challenges of the Banking Industry of Bangladesh and the Way Forward, Published in the Special Publication for the Conference on Financing Inclusive and Sustainable Development by ICC, December [Lead Author]. ❑ A Review of the Sustainable Banking Practices in Bangladesh, A Review Study by BIBM, October, 2019 [Lead Author] ❑ Use of USD in Trade Transactions: Is there any Alternative?, A Round Table keynote by BIBM, September, 2019 [Lead Author] ❑ Digitization of Documents in Banking Operation, A Research Report by BIBM, August, 2019 [Lead Author] ❑ Green Finance for Green Growth, A Seminar Keynote for Nordic Chamber of Commerce organised in September, 2019 [Single Author] ❑ Business Facilitation in Special Economic Zones in Bangladesh by Banks, A Study Report, September 2019, BIBM [Lead Author] ❑ Assessing Requirements for Financial Institutions’ Training Content Update, A Study Report for GIZ, September, 2019 [Single Author] ❑ Safety and Environment (SE) related Investment Guidelines for SE Priority Areas, A Study

Report for GIZ, October, 2019 [Single Author]

- Problems and Barriers Analyses of Access to Credit in Safety and Environment Areas for RMG, A Study Report for GIZ, October, 2019 [Single Author]
- Review of Regulatory Frameworks of Credit Risk Management, A Study Report for GIZ, September, 2019 [Single Author]
- Assessment of Existing Lending Products in RMG Sector to Suggest Safety & Environment Component and Conditionality Update for Packaging New Lending Products, A Study Report for GIZ, September, 2019 [Single Author]
- 'Shadow Banking and Financial Inclusion', a Special Study for Bangladesh Bank, September, 2019 [Team Leader].
- Review of the Trade Services Operations of Banks 2018, A Research Paper by BIBM, March, 2019 [Lead Author]
- Addressing Trade Based Money laundering by banks in Bangladesh- An Assessment, A Research Paper by BIBM, May 2019 [Lead Author].
- Review of the Regulatory Reporting Practices by Banks in Bangladesh, A Research Study by BIBM, July 2019 [Lead Author].

2018

- Financial Sector in Bangladesh: Recent Trends and Benchmarking for the Next Government, A Research Study for CPD, December, [Single Author]
- Financing Sustainable Energy by Banks, *Janata Bank Journal of Money, Finance, and Development*, Volume 5, no-1, 2018 [Single Author].
- Transport Documents: Challenges and Implications for the Banking Industry, A Research Paper by BIBM, November, [Lead Author]
- Leadership, Governance and Emotional Intelligence in Banks, A Research Paper by BIBM, October, Dhaka [Lead Author]
- Money Laundering Challenges in the New Payment System in Bangladesh, Research Paper by BIBM, October, [Lead Author]
- Trade Facilitation in RMG in Bangladesh: Risks and Mitigations, A Research Paper by BIBM, August, Dhaka.[Lead Author]
- Green Financing for Energy Sustainability: Role of Banks and Financial Institutions, Keynote paper for the Roundtable organised by SREDA, giz, Green Tech Foundation and BIBM. [Single Author].
- Challenges of Channelling Workers Remittances through Banks in Bangladesh, *International Journal of Management and Applied Science*, Vol-4, Issue-9, Shanghai, China, June [Single Author]
- Learning Guide on Trade Services Operations of Bank, A Manual for SETS by BIBM, June [Lead Author]
- Learning Guide on Credit Management of Bank, A Manual for CECM by BIBM, June [Co-Author]
- Review of Trade Services by Banks 2017, A Research by BIBM, April [Lead Author]
- Practice of Obtaining credit Report on Foreign Counter parts: Is It working? A Roundtable Keynote, BIBM, May, 2018. [Lead Author]
- Interest Rate Hedging in Bangladesh: An Exploration, A Research by BIBM and Standard Chartered Bank, March, 2018, [Lead Author]
- The Country Paper on the Status of the Banking Industry of Bangladesh, A Keynote on the Regional Banking Conference 2018, March, 2018, [Lead Author]
- Venture Capital Financing in Bangladesh: An Exploration, A Research by BIBM, February 2018. [Lead Author]

2017

- ❑ Corporate Ethics and Financial Crime in Banks, A Research Report by BIBM, December, 2017. [Lead Author]
- ❑ Augmenting Remittance Flows through Banking Channel, A Research Report by BIBM, November, 2017. [Lead Author]
- ❑ Addressing Disaster Risk by Banks: Bangladesh Perspective, A Research Report by BIBM, 2017 [Lead Author]
- ❑ Addressing Barriers to Sustainable Banking in Bangladesh, A Research Report by BIBM, 2017 [Lead Author]
- ❑ Prospect and challenges of Short Term Foreign Currency Financing by Banks, A Research Report by BIBM, 2017 [Lead Author]
- ❑ A Review of the Trade Service Operations of Banks 2017, A Research Report by BIBM. [Lead Author]
- ❑ A Study on the Green Banking Framework of Bangladesh, A Research Report by BIBM for GIZ, 2017 [Lead Author]
- ❑ Recommendation on Specific Financing Product Development for Selected Interventions of GIZ SED Program, A Study Report by BIBM for GIZ, 2017 [Lead Author]
- ❑ A Training Manual on Green Banking for Energy Sustainable Economy, A Complete Training Module by BIBM for GIZ, 2017, [Lead Author]
- ❑ 'Demand-Side Study for National Financial Inclusion Strategy of Bangladesh, A study report by InM for Nathan Associates London Ltd. [Co-Author].
- ❑ Role of Green Banking in Green growth of Bangladesh' A Key Note Paper for the Conference, held on March, 2017 organised by Institute of Energy of DU, and Green Tech Foundation [Single Author]
- ❑ Trade Service Practice by Banks in Bangladesh- An Analysis, *International Journal of Trade Economics and Finance*, Vol-08, No-2, April 2017; ISSN 2010-023X [Lead author]

2016

- ❑ Addressing Financial Crime in the Banking Sector of Bangladesh, A Research Workshop Paper presented at BIBM in December, 2016, Dhaka, 2016 [Lead Author]
- ❑ Development of Renewable Energy Financing in Bangladesh in Response to the Policy Initiatives of the Central Bank, 'Energy Quest 2016', UK. [Lead Author]
- ❑ Challenges of Correspondent Banking Relationship in Banks in Bangladesh, A Research Workshop Paper presented at BIBM in August, 2016, Dhaka. [Lead Author]
- ❑ A Review of Islamic Banking Operation in Bangladesh 2015, A Review Study Report presented at BIBM, 2016, [Lead Author]
- ❑ Handling Credit Risk by Banks in Bangladesh: Demand, Supply and Regulatory Perspective, A Seminar Paper presented at BIBM in May, 2016. [Lead Author].
- ❑ 'Review of Trade services 2015', A Review Workshop paper presented at BIBM in May, 2016, Dhaka [Lead Author]
- ❑ Green Banking for Green Energy and Green Industry, A Key Note Paper for the International Green Conference, 2016 organised by Institute of Energy of DU, and Green Tech Foundation. [Single author]
- ❑ Training Impact Evaluation of Agrani Bank Limited', sponsored by Agrani Bank Limited [Co-Author]
- ❑ Designing a Sustainable Financial System in Bangladesh, UNEP Enquiry, IISD, BB and

UNEP. [Co-Author].

2015

- Impact Assessment of the Usage of CSR Funds by Banks, Research Report for MRDI and Bangladesh Bank, 2015. [Lead Author]
- Challenges of Trade Financing: Bangladesh Perspective, A Research Workshop Paper, 2015 at BIBM. [Lead Author]
- A Sketch of the Journey of Bangladesh Banking Towards Sustainability, A Special Report by BIBM in the Annual Banking Conference 2015. [Single Author]
- Implications of Financial Literacy Initiatives by Bangladesh Bank, A Roundtable Research Paper, 2015 at BIBM. [Lead Author]
- Promoting Green Banking through Green Economy, A Research Project report presented in a National Seminar on November 15, 2015 at BIBM, Dhaka. [Lead Author]

- Are Stakeholders Responding to the Renewable Energy Initiatives of Bangladesh Bank, A Research Project report presented in a Research Workshop, August, 2015 at BIBM, Dhaka. [Lead Author]
- A Review of Islamic Banking Operation in Bangladesh 2014, *Banking Review Series 2015*, Dhaka. [Lead Author]
- 'Review of Trade services 2014', *Banking Review Series 2015*, Dhaka, 2015 [Lead Author]
- SME Cluster Development: Implications for Banks, A Seminar Paper presented in March, 2015 at BIBM. [Lead Author]
- Employee Turnover in the Banking Sector of Bangladesh, A Research Workshop Paper, Feb, 2015 at BIBM. [Lead Author]
- A Review of Green Practices of Banks in Bangladesh, *Money, Finance and Development, Janata Bank Journal*, Dhaka, Bangladesh. [Lead Author]

2014

- Green Banking in Bangladesh, A book Published by BIBM compiling selected articles, December, 2014. [Lead Author]
- Trade Services by Banks in Bangladesh, A book Published by BIBM compiling selected articles, December, 2014. [Lead Author]
- A Review of the Bank Supervision by Bangladesh Bank, A Project report by BIBM, December 2014. [Lead Author]
- Feasibility Study and Curriculum Development for Certificate/Diploma Courses on Microfinance, A Project report for InM sponsored by DFID. [Lead Author and Team Leader]
- Offshore Banking in Bangladesh: Problems and Challenges, A Research Report of BIBM, September, 2014. [Lead Author]
- Marketing of Agricultural Products in Bangladesh, *Janata Bank Journal of Money, Banking and Development*, Vol-1, No-1, 2014, Dhaka. [Single Author]
- A Review of the Trade Services Operation of Banks 2013, A Review Report, June 23, 2014. [Lead Author]
- International Financial Regulations: Necessity and Implications for Banks in Bangladesh, A seminar paper, BIBM, May, [Lead Author]
- A Review of Islamic Banking Operation in Bangladesh, A Review Study Report presented at BIBM in April, , Dhaka. [Lead Author]

2013

- 'International Bank Guarantees: Uses and Application in Bangladesh, A Research Workshop paper presented at BIBM in December, 2013, Dhaka. [Lead Author]
- Green Banking Practices and Sustainable Energy in Dhaka City, *Sustainable Energy and City*,

Vol-II, UK. [Lead Author]

- 'Development of Green Banking in Bangladesh: Status and Prospects, A Research Workshop paper presented at BIBM in September, 2013, Dhaka. [Lead Author]
- 'Review of Trade services 2012', A Review Workshop paper presented at BIBM in April 28, Dhaka. [Lead Author]
- 'Review of Treasury Operations of Banks 2012', A Review Workshop paper presented at BIBM in July. [Lead Author]
- 'Millennium Development Goal and Financial Sector Development ', A Research paper presented at a seminar at BIBM in February, 2013, Dhaka. [Lead Author]
- Role of Commercial Bank in Poverty Alleviation through Microfinance, A seminar paper in January 28, 2013 organised by Asian University and Institute of Social Sciences. [Lead Author]

2012

- Environmental Reporting in Green Banking, *The Cost and Management, A Journal of the Institute of Cost and Management Accountants*, Nov-Dec, 2012, Dhaka. [Lead Author]
- 'An Assessment of Risk Management Practices of Banks in Bangladesh', A Research Workshop paper presented in December 2012 at BIBM, Dhaka, [Lead Author]
- Malpractices in International Banking, A Paper presented in the Annual Banking Conference 2012 at BIBM, Dhaka. [Lead Author]
- 'Review of Trade services 2011', A Review Workshop paper presented at BIBM in April 23, 2012, Dhaka. [Lead Author]
- 'SMEs- Catalyst of D-8 Economic Development: Bangladesh Perspective and Scope of Cooperation', A key note paper presented in a conference organised by Dhaka Chamber, D-8 Conference held in Dhaka in October 08, 2012. [Co-Author]
- 'An Evaluation of the Operations of Contract Based Trade Payment Methods in Bangladesh', A Research Workshop paper presented at BIBM. [Lead Author]
- 'বাংলাদেশে সবুজ ব্যাংকিং : সার্বিক পরিস্থিতি এবং সম্ভাবনা, A paper [in Bangla] presented in the Bi-Annual Conference of Bangladesh Economic Association, Dhaka in September. [Single Author]
- Bangladesh: Financial Sector Study, A Research Study Report by Frankfurt School of Finance & Management sponsored by IFC. [Co-Author]
- 'Climate Change and Banking Sector of Bangladesh', A seminar paper presented in a seminar organised by BIBM [Lead Author]
- 'Does the Performance of Banking Business Recount Corporate Social Responsibility Expenditure (CSRE) in Bangladesh?' A paper presented in a Conference in October, Frankfurt, Germany. [Lead Author]
- How Can Banking Sector of Bangladesh Respond to the Climate Change Challenges? A paper in SCA Regional Fulbright Alumni Conference, April, Kathmandu, Nepal [Lead Author]

2011

- Habib, Shah Md. Ahsan, ***Environmentally Responsible Banking in USA- Green Lessons for Bangladesh***, A Book published by Lap Lambert Publishing Company, Germany. [Single Author]
- Habib, Shah Md. Ahsan, ***Financial Globalization***, A Book published by Lap Lambert Publishing, Germany. [Single Author]
- 'Environmental Responsibilities of Banks: A proposed Framework for the Banking sector of Bangladesh', *Banking Research Series 2010*, BIBM, Dhaka. [Lead Author]
- 'Documentary Credit: Post crisis Trend and Implementation Difficulties of UCP 600' Banking

Research Series 2010, BIBM, Dhaka. [Co-Author]

- 'Implication of the Use of Information and Communication Technology for Channelling Workers' Remittances to Bangladesh', Research Monograph 001, BIBM, Dhaka. [Lead Author]
- 'Financial Stability and Risk Management in the Banking sector', a paper presented in the seminar on April 26, 2011, organised by Dhaka School of Economics and Bangladesh Economic Association. [Co-Author]
- 'A Guidance Framework for Developing Pro-Poor Value Chain, *International Journal of Economic Perspectives*, International Economic Society [Vol-5, Issue-4]. [Lead Author]
- 'Implications of the Current Global Crisis for Trade Financing of Banks in Bangladesh, *Banking and Finance Letters*, International Economic Society. [Lead Author]
- 'Prospect of Developing an Effective Agricultural Commodity Market in Bangladesh' *International Journal of Economic Perspectives*, International Economic Society [Vol-5, Issue 3, September Issue, 2011]. [Lead Author]

2010

- 'Mobilization of Remittances and Financial Services to the Bangladeshi Remitters', *Bank Parikrama*, Sep 2009-June 2010, BIBM. [Co-Author]
- 'Training Need Assessment of the MFIs of Bangladesh', A Research Project Report sponsored by Institute of Microfinance, Dhaka. [Co-Author]
- 'Impact of Global Financial Meltdown on International Trade Finance', a paper seminar at BIBM, Dhaka, Bangladesh. [Co-Author]
- 'Developing Commodities Market in Developing Countries: Potentials for Bangladesh', national seminar on January 06, organized by BIBM, Dhaka, Bangladesh [Lead Author]
- 'Economics of Integrating Access to Finance and Access to Information in Bangladesh Economy' - *Banking and Finance Letters*, Vol-2, Issue-1, March, [Lead Author]

From 2009-1996

- 'Providing Bank Loans and Savings Plans to Bangladeshi Workers Abroad', A paper presented in the NRB Conference 2009 organised by Scholars Bangladesh in Dhaka Sheraton, 2009 [Co-Author]
- 'A Hand book on Light Engineering Sector of Bangladesh'- A Handbook for the bankers sponsored by DFID and IFC, Dhaka, Bangladesh. [Co-Author]
- 'Global Financial Crisis: Impact on Bangladesh'- A Paper presented in the seminar organized by Economic Reporters Forum on October 22, Dhaka. [Co-Author]
- 'Negotiating Trade Agreements: A Formula to make it Pro Poor'- A research project Report by D Net sponsored by Oxfam GB, Dhaka, Bangladesh, 2009 [Lead Author]
- 'Integrating Access to Finance and Access to Information: Economics of Bank-Telecentre', A Research Note, D Net, Dhaka, Bangladesh [Single Author]
- Habib, Shah Md. Ahsan (2007) *Towards Knowledge Society: A Handbook on Selected Initiatives in South Asia* [Ed], - a handbook of cases on ICT4D published by D.Net, Dhaka, Bangladesh and Global Knowledge Partnership [GKP], Malaysia. [Editor and Author]
- 'Identify the Constraints and Needs of Micro, Small and Medium Enterprises in Access to Finance'- A Research project Report for JOBS sponsored by JBIC [Lead Author]
- 'Handbook on Rules and Regulations relating to TRIPS Issues of WTO' - an EU-FBCCI Project Report, Dhaka, [Lead Author]
- 'Digital Review of Bangladesh Economy' in 'Asia Pacific Digital Review 2007-08", Orbicom and IDRC, Canada. [Co-Author].
- 'Environmental and Social Responsibilities of Banks: Global Perspective', *Economic Society*, Vol-87, No-2, Nagasaki University, Japan. [Lead Author]

- 'Manpower Export and Worker Remittances' – A paper for IRBD sponsored by CPD, Dhaka, Bangladesh. [Co-Author].
- 'Impact of UK Purchasing Practices on Ready Made Garment Sector in Bangladesh'- A Research Project Report, D.Net sponsored by Trade-craft, Oxfam GB. [Co-Author].
- 'Implications of IFIs Policies for the Agri-dependent People of Bangladesh'- A Research Project Report by D.Net in cooperation with Oxfam GB, Bangladesh. [Co-Author].
- 'Strategies, Action Plan and Organogram for the Institute of Microfinance' A Project Report for PKSF, Dhaka, [Co-Author].
- 'Implications of Globalization for the Insurance Sector of Bangladesh', *Insurance Journal*, Vol-5, Bangladesh Insurance Academy, Dhaka, Bangladesh. [Lead Author].
- 'Digital Review: A Preliminary Exploration', Occasional paper, D. Net, Dhaka, Bangladesh. [Co-Author].
- 'On the Draft Version of UCP 600'- A Paper presented in the seminar on ' Moving into the New UCP' organized by ICC Bangladesh on January 05, 2006 at Dhaka, [Co-Author].
- 'An Evaluation of the Operations of International Trade Payment Methods in Bangladesh'- Bank Parikrama-30-31, BIBM, [Co-Author].
- 'On Upcoming Version of UCP 600'- BIBM Bulletin, (March) A Quarterly Publication of BIBM, Dhaka, Bangladesh. [Co-Author].
- 'External Financial Integration and India's Economic Growth', *Finance India*, September Issue, New Delhi, India. [Lead Author]
- 'An Evaluation of the Operations of International Trade Payment Methods of Bangladesh'- *Bank Parikrama*, Vol-XXX & XXXI, Sep-2005- Dec 2006, A Quarterly Publication of BIBM, Dhaka, Bangladesh. [Co-Author].
- 'Accountability of Bank: Role and Challenges' A Case Study presented at the Conference on "Rights and Governance" during January 16-18 organized by Manusher Jonno held at BIAM, Dhaka, Bangladesh. [Co-Author].
- 'Globalization, WTO and Bangladesh Financial System'- A Paper presented in the Roundtable organized by BIBM in June 2005 at BIBM, Dhaka, Bangladesh. [Co-Author].
- 'Developing Guidelines for Financial Institutions in Promoting Environmentally and Socially Responsible Business Practices'- A Research Project Report conducted for Bangladesh Enterprise Institute, Dhaka, Bangladesh. [Co-Author].
- 'Absorption of Foreign Capital and Absorptive Capacity, BIBM Bulletin, A Quarterly Publication of BIBM. [Co-Author].
- 'A Census Study on Leather Sector of Bangladesh', A Study by GTZ, Dhaka, Bangladesh. [Co-Author].
- 'A Desk Study on Leather Sector of Bangladesh', A Study by GTZ, Dhaka, Bangladesh. [Co-Author].
- 'Financial Openness and Integration of Bangladesh: A Relative Scenario", Proceedings of the Seminar on Free Trade Agreement, Bangladesh MBA Association, Dhaka. [Lead Author]
- Habib, Shah Md. Ahsan and Pinki Shah (2003), "India's Trade Openness: A Relative Scenario", *Foreign Trade Review*, April 2003 vol. 38 no., Indian Institute of Foreign Trade. [Lead Author]
- "Financial Integration and Vulnerabilities: Lessons for Bangladesh', - A BIBM Study Report, Dhaka, Bangladesh. [Lead Author]
- 'Multilateral Agreement on Investment: Implications for the FDI Policies of the South Asian Countries', Bank Parikrama, Vol. XXV, No. 1, March, Dhaka, Bangladesh. [Lead Author]
- 'Can Bangladesh's External Financial Openness be Linked to the Country's Economic Growth?', Bank Parikrama, Vol-XXVII, June & September, Dhaka, Bangladesh, [Lead Author]
- 'Feasibility of Capital Account Convertibility of Taka: Some Issues'-, Journal of Institute of

Bankers Bangladesh, Vol-47, December 2000, Dhaka, Bangladesh. [Lead Author]

- 'Effects of WTO on the Financial System of Bangladesh' - A BIBM Project Report, selected for publication in BIBM studies, Dhaka, Bangladesh. [Co-Author].
- 'Growth and Implications of Money lending by Moneylenders and Micro Finance Program', A CDF Research Project Report, Dhaka, Bangladesh. [Co-Author]
- 'Savings Mobilization of Micro Financial Institutions of Bangladesh: Some Ideas from Abroad', Bank Parikrama, Vol. XXIV, June, 1999, Dhaka, Bangladesh. [Lead Author]
- 'Commercial Banks' Involvement in Micro-Finance: Experience of Bangladesh and Other Asian Countries', Bank Parikrama, Vol. XXIII, Sept-Dec. 1998, Dhaka, Bangladesh. [Co-Author]
- 'Problems and Prospects of Collateral free Banking in Bangladesh', Bank Parikrama, Vol-XXIV, No-3 &4, September- December 1999, Dhaka, Bangladesh. [Co-Author]

Major Consultancy Services (for Government, National and International Organization)

- Worked as a Research Team Member for the Research Project '**Designing Financial Service Products to Promote Financial Inclusion**' for Prime Minister's Office (a2i), sponsored by UNDP.
- Worked as the Research Team Leader for the Research Project '**Green Banking for Energy Sustainable Economy**' for a joint initiative of BIBM, GIZ and SREDA, sponsored by GIZ.
- Worked as a Research Team Member for the Research Project '**Demand-Side Study for National Financial Inclusion Strategy of Bangladesh**', A study report by InM for Nathan Associates London Ltd.
- Worked as a Research Team Leader for the project titled '**Impact Assessment of the Usage of CSR Funds by Banks**', A Research Report for MRDI and Bangladesh Bank, 2015.
- Worked as a Research Team Leader for the Research Project '**Preparing Manual's on Credit, Trade Services and General Banking**', sponsored by AB Bank Limited.
- Worked as a Research Team Member for the Research Project '**Training Impact Evaluation of Agrani Bank Limited**', sponsored by Agrani Bank Limited.
- Worked as a Research Team Leader for the Project '**Manual of Credit, Trade Services, and General Banking**', sponsored by UCB Limited.
- Worked as a Consultant in the project titled '**Designing a Sustainable Financial System in Bangladesh**', BB, IISD and UNEP.
- Worked as the Team Leader for the Research Consultancy of BIBM titled '**Feasibility Study and Curriculum Development for Certificate/Diploma Courses on Microfinance**', for InM sponsored by DFID in 2014
- Worked as a team member in a Consultancy Project titled, '**Training Need Assessment of the MFIs of Bangladesh**' for Institute of Microfinance, sponsored by DFID in 2009.
- Worked as a Consultant in the project '**Capacity Development of Afghanistan of Banking and Finance**' sponsored by the World Bank during 2011-2013.
- Worked as Financial Sector Expert in the project titled '**Financial Sector Study**' sponsored by Frankfurt School of Finance & Management and IFC.
- Worked as Team Leader of the project titled '**Identify the Constraints and Needs of Micro, Small and Medium Enterprises in Access to Finance**'- for JOBS sponsored by JBIC.
- Worked as Research Consultant for the project titled '**Impact of UK Purchasing Practices on Ready Made Garment Sector in Bangladesh**'- by D.Net sponsored by Traidcraft in collaboration with Oxfam GB, Bangladesh.
- Worked as Research Consultant for the project titled '**Implications of IFIs Policies for the Agri-dependent People of Bangladesh**'- by D.Net in cooperation with Oxfam GB, Bangladesh.
- Worked as the Lead Consultant for the project titled '**Identify the Constraints and Needs of**

Micro, Small and Medium Enterprises in Access to Finance in Bangladesh- A Research Project for JOBS sponsored by JBIC.

- Worked as the Research Team Member of the project titles '***A Census Study on Leather Sector of Bangladesh***', for GTZ, Dhaka, Bangladesh.
- Undertook consultancy services to prepare training materials (titled *How do Banks Assess Credit Worthiness?, How to Apply for Bank Loans by SME Borrowers?, Export Payment and Finance, Import Payment and Finance*) for SEDF financed by IFC.
- Worked in several projects [reports are included as research publications] sponsored by IFC; Global Knowledge Partnership [GKP], Malaysia; IDRC, Canada; Oxfam GB; CPD, Bangladesh; INM, GIZ Bangladesh; EU; D Net, Bangladesh; FBCCI, Bangladesh etc.

Innovation in Designing Training, Research, Conferences & Technology Adoption

- Conceptualized and Introduced programs like 'Review Workshops', 'Research Workshops' in 2011 for the departmental heads of Credit, Trade Services, Internal Control and Compliance, Treasury Operation, IT Operation, Human Resource Operation and Islamic Banking Operation of banks; and designed and launched seven certification programs (four programs by BIBM for 6 months) and three joint programs with Frankfurt School Germany and Moody's Analytics for the bank executives with the support of BIBM Colleagues, Management and the Board.
- Designed and Introduced 'Annual Banking Conference', 'Regional Banking Conference' (with the training academies of India, Nepal and Bhutan) targeting bank executives and academicians from home and abroad with the support of BIBM Management and Board.
- Introduced regular annual publications/periodicals at BIBM like 'Banking Review Series', 'Banking Research Services', 'Research Monograph', 'BIBM Policy Brief', 'Risk Enlightenments' 'Proceedings for Annual Banking Conference' etc. with the support of BIBM Management and the Board.
- Conceptualized and introduced online-offline composition methodology in training and certification programs; organizing E-workshops; introducing 'online nomination system'; and comprehensive 'online evaluation system' with the support of BIBM Management and the Board.
- Introduced 'Extra-curricular Activities' and 'Selection of Most Popular Participants' in Training and Workshop Programs as measures to promote networking amongst the participants.

Policy Inputs to the Bangladesh Bank (BB) and Sustainable and Renewable Energy Authority (SREDA) of the Government of Bangladesh

- Prepared 'Green Banking Policy Framework' (currently in use by the banks); and also conducted a few impact assessment of Green Banking at the requisition of Bangladesh Bank.
- Conducted a study titled 'An Impact Assessment of the Use of CSR Funds by Banks' (as Lead Researcher) sponsored by Bangladesh Bank.
- Conducted a study titled 'Supervisory Initiatives by Bangladesh Bank' (as the Lead Author) sponsored by Bangladesh Bank.
- Leading a Team formed by BB to prepare a Research Report on 'Shadow Banking and Financial Inclusion'.
- Worked as a Co-author for the project 'Designing a Sustainable Financial System in Bangladesh' sponsored by IISD, UNEP and Bangladesh Bank.
- Conducted two studies as policy inputs to SREDA of the Government on 'Impact Assessment of Renewable Energy Financing' sponsored by GIZ (Lead Researcher).

<ul style="list-style-type: none"> ❑ Conducted a study as policy inputs to SREDA of the Government on 'Green and Renewable Energy Financing under SED Project' sponsored by GIZ (Lead Researcher).
<p><i>International/ National Presence (Participation in Local and International Conferences/ Seminar/ Symposium)& Networking Activities</i></p>
<ul style="list-style-type: none"> ❑ Presented research papers on key banking issues in seminars/conferences in more than 20 countries including USA, UK, Canada, Italy, Germany, Japan, Austria, Thailand (by UN), Argentina, Egypt, Malaysia, Jordan (by UN), Ireland, Myanmar, China, India, Sri-Lanka Myanmar, Nepal, Afghanistan, Bhutan etc. ❑ Designed and conducted training programs for the Bank Executives of Afghanistan under a World Bank Project. ❑ Participated in Training Programs/Workshops on Green Banking, Banking Supervision, Leadership Issues, and senior management programs in USA, Canada, Malaysia and India. ❑ Participated in a Symposium on 'Economic and Financial Crime' in the Cambridge University, UK. ❑ Participated as a designated discussant in the 'Conference on Green Banking' organised by UN in Thailand. ❑ Coordinated two Joint Programs with ICLIF Governance Center for the CEOs of the Banks in Kuala Lumpur, Malaysia. ❑ Coordinated Several Workshops with Bank- Tech Asia as Associate Partner on 'Information Technology' held at Malaysia, Indonesia and Sri Lanka. ❑ Participated in a Six-Day Long Leadership Program held of Myanmar sponsored by ICLIF Governance Centre, Malaysia. ❑ Participated in study visits in Poland, Ireland, and The Netherlands as the Team leader of the BIBM Team under INSPIRED Project funded by the EU (also performed role as Focal Point of the Project from BIBM). ❑ Participated as Chairman/ Moderator/ discussants in several seminars/conferences/symposiums organised in the country by the Universities, research organizations, donor agencies, and Bangladesh bank.
<p><i>Editorial Involvement</i></p>
<ul style="list-style-type: none"> ❑ Executive Editor, BIBM Policy Brief, An Annual Summary Input of Research Activities by BIBM ❑ Editor, Green Biz, A bi-monthly magazine of Green Tech Foundation. ❑ Acted as the Editor of the Quarterly BIBM Bulletin of BIBM, Dhaka. ❑ Member of the Editorial Board of Bank Parikrama of BIBM ❑ Acted as the Editor of the Quarterly Publication D News published by D Net, Dhaka during 2006-2008 ❑ Members of Editorial Team of Risk Enlightenment- A Bulletin on Risk Management
<p><i>Scholarship Received</i></p>
<ul style="list-style-type: none"> ❑ Fulbright Scholarship for Pursuing Post-Doctoral Research in Syracuse University, USA ❑ Banaras Hindu University Research Scholarship for pursuing Ph. D Program from Banaras Hindu University, India ❑ Indian Council for Cultural Relation [ICCR] Scholarship for pursuing Graduate Studies from Banaras Hindu University, India ❑ Board Scholarships based on the Results of Secondary and Higher Secondary Examination. ❑ Talent Pool Scholarship at the Primary School Scholarship Examination.

Membership
<ul style="list-style-type: none"> ❑ Life member of the Bangladesh Economic Association ❑ Former Assistant Secretary of Bangladesh Economic Association ❑ Life member of Cadet College Club ❑ Member of Bangladesh Fulbright Association ❑ Member of the Executive Committee of the Fulbright Association ❑ Governing Board Member and Chair Person of the Executive Committee, D Net, Bangladesh
On-going Research and Consultancy Activities
<ul style="list-style-type: none"> ❑ Working as a Monitoring and Evaluation Expert with the National Financial Inclusion Project by InM, Dhaka. ❑ Working on Preparation of Banking Manuals for United Commercial Bank Limited. [Team Leader]. ❑ Working on a Project of Citi NA on Regulatory Compliance. [Team Leader] ❑ Working on a Project Trade Based Money Laundering jointly with Dudak, NBR, BFIU, and Customs. [Team Member] ❑ Working on স্বাধীনতা পরবর্তী বাংলাদেশের ব্যাংকিং খাত - A Book by BIBM [Team Leader] ❑ Working on 'International Bank Guarantees' for a Seminar by Bangladesh Police. ❑ Working on a Key Note paper for a 'Regulatory Dialogue' to be organised by Bangladesh Bank Training Academy [BBTA] as [team Leader]
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