

KAMRUL HASAN

LENDING | CREDIT RISK | DIGITAL BANKING | TRANSFORMATION

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EXECUTIVE PROFILE

Financial-services leader with 10+ years of experience across lending, SME/business banking, credit risk, portfolio growth, business development and digital finance transformation. Currently lead regional lending operations at Finance Corporation Limited (Fincorp), with responsibility for growth, credit performance, customer acquisition and branch/channel productivity.

Connect customer growth with credit discipline, translate frontline lending needs into workable digital processes, and align Risk, Operations, Technology and commercial teams around clear ownership and execution.

PROFESSIONAL EXPERIENCE

FINCORP | Papua New Guinea

Regional Sales Manager | Lending Operations & Portfolio Growth | Jan 2026 - Present

- Lead regional lending operations across branches, satellites, agents and distribution channels, accountable for portfolio growth, credit performance, customer acquisition and risk-adjusted business expansion.
- Oversee pipeline, disbursement, portfolio quality and channel productivity, using operating and credit indicators to strengthen decision-making and performance discipline.
- Partner with Risk, Operations, Marketing, Technology and branch leadership to improve onboarding, workflow visibility, digital adoption and operating effectiveness.
- Coach branch and frontline leaders on conversion, customer engagement, accountability and disciplined lending execution.

FINCORP | Papua New Guinea

Regional Sales Team Leader | Unsecured Lending | Feb 2025 - Dec 2025

- Managed lending performance across five branches and partner networks, strengthening execution, portfolio discipline and frontline accountability.
- Introduced lead qualification, pipeline tracking, credit screening and activity-management routines to improve conversion quality and lending discipline.
- Coordinated with Credit, Risk and Operations to improve application processing, turnaround, onboarding and portfolio quality.

MITIGRAM | Sweden

Commodities Advisor | Digital Trade Finance Platform | Jun 2024 - Jan 2025

- Supported digital trade-finance platform initiatives covering working capital, corporate onboarding, supply-chain finance and cross-border trade solutions.
- Contributed to market-development and platform-adoption discussions in an international remote environment.

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PROFESSIONAL EXPERIENCE | CONTINUED

INCOMLEND PTE LTD | Singapore

Business Development Manager | Trade Finance & Client Origination | Mar 2023 - May 2024

- Originated invoice-financing, receivables-finance and working-capital solutions for exporters, importers and SMEs across international markets.
- Built and managed a cross-border invoice-finance transaction pipeline and coordinated with Risk and Legal on assessment, documentation and execution.

ASSEN COMMUNICATIONS | Bangladesh

Senior Business Development Manager | Sep 2020 - Feb 2023

- Led business development, strategic partnerships, client relationship management and cross-functional commercial coordination.

LANKABANGLA FINANCE PLC | Bangladesh

Senior Officer | SME & Business Lending | Jan 2019 - Aug 2020

- Managed SME and retail lending portfolios across diverse sectors, balancing client growth, credit assessment and portfolio quality.
- Performed credit assessment, financial analysis, repayment-capacity review and loan structuring for business clients.
- Originated working-capital, term-loan and business-financing solutions while coordinating closely with Credit and Risk.

STANDARD CHARTERED BANK | Bangladesh

Business Development Officer | SME Banking | Jan 2016 - Aug 2018

- Originated SME lending opportunities across business-banking segments, supporting customer acquisition, credit assessment and portfolio growth.
- Supported working-capital and business-financing solutions, preliminary credit analysis and lending-proposal preparation.

EXPO INTERNATIONAL LTD | Bangladesh

Client Service Manager | Feb 2008 - Nov 2015

- Managed corporate client servicing, stakeholder coordination, campaign execution and operational delivery.

CORE CAPABILITIES

Lending strategy & operations • Credit risk management • SME & business banking • Consumer finance • Portfolio growth • Business development • Customer acquisition • Digital lending • Operating model & process improvement • Branch & channel performance • Credit screening & loan structuring • Working capital & receivables finance • Data-driven reporting • AI in finance • Stakeholder management • Team leadership

EDUCATION & EXECUTIVE DEVELOPMENT

AI in Finance: Strategy, Applications and Impact

Imperial Executive Education | 2026

Executive MBA, Finance | Southeast University, Bangladesh | 2016-2017

BBA, Accounting & Finance | Southeast University, Bangladesh | 2003-2007

LANGUAGES

Bengali - Native | English - Professional Working | Hindi - Elementary
Urdu - Elementary | Tok Pisin - Communicative