

# INTERVIEW

## CMA<sub>s</sub> LEADING THE FINANCIAL INSTITUTE

### Md. Touhidul Alam Khan FCMA

Deputy Managing Director & Chief Business Officer  
Prime Bank Limited

**Md. Touhidul Alam Khan FCMA** is Deputy Managing Director and Chief Business Officer of Prime Bank Limited, a leading private commercial bank in Bangladesh. Mr. Khan is a multifaceted management professional with 26 (twenty six) years of diversified experience in corporate & investment banking, Branch Banking, Green Banking, Micro-Credit, Islamic Banking, Sustainability Reporting with competencies in originating and executing structured finance & syndication loan deals involving a variety of asset-backed securitizations and played as part of the managerial think-tank of the organizations to contribute towards the development of next generation business solutions. He has significant contribution to popularize syndication financing in Bangladesh among local banks as lead arranger. First shariah based syndication deal and first biggest syndicated term loans were concluded in Bangladesh under his leadership.

Masters in Finance from University of Dhaka, Notredamian Touhid is the first Certified Sustainability Reporting Assurer (CSRA) in Bangladesh. He attended many training programs at home and abroad including International Islamic Banking Conference as panelist & moderator. He is also the author of country reports on 'Islamic Banking in Bangladesh' published three times in Islamic Finance News (IFN), the world's leading Islamic finance news provider of Malaysia. Mr. Khan is also a contributor of Asian Banking & Finance, Singapore, a renowned business journal of Asia Pacific region.

**Q: The trend for young generations recently changed toward business education but during your time mostly the trend was toward becoming "Engineer" or "Doctor". What made you interested to become Banker or business professional?**

**Touhid:** All along I have been a student of the science combination and had inclination towards the trend of my generation. After completion of HSC from the Notre Dame College, Dhaka, I also had the first choice to be a Doctor or an Engineer. Anyhow when I found myself selected to study Physics at the University of Dhaka instead of my cherished subject Pharmacy, I decided to study Finance at the same university. Upon completion of post-graduation, I started my career as Probationary Officer at Delta Life Insurance Company in 1992 and worked for few months. After that I joined in Agrani Bank through competitive examination.

I realized that finance has crucial linkage to all the sectors of the economy and a prudent and hard-working finance professional can contribute a lot to the overall

development of the economy. This thought process gradually made me passionate to proceed my career in finance sector and contribute towards the nation's journey to economic development. We can unanimously say that Banking and Financial Sector made a significant contribution towards building today's Bangladesh.

**Q: What was the main source of motivation/ inspiration in your way to here- C level of a renowned bank in the country?**

**Touhid:** Since initiation of career, I wished to work for institutions where I could make a significant contribution while developing my skills yet further and as part of that I moved from a state-owned bank to join Prime Bank that has been a leading private commercial bank in Bangladesh all along with excellent combination of asset quality, capital base and corporate management. Customer relationship management has been a passion to me and as Chief Business Officer of the Bank, I do really enjoy business and customer relationship management.

**Q: How CMA as a certification help you throughout the career?**

**Touhid:** CMA Certification certainly has significantly helped in my career progression. As you know, beside Cost Accounting, CMA comprises Management Accounting as well which works as an important tool for management decisions. CMA knowledge has helped me a lot in taking credit and management decisions and managing credit risk in a prudent manner and paved the way to get one step ahead. Till now, I have been able to link the knowledge earned from CMA course with the day-to-day financial analytics and decision making process.

**Q: How you manage your networking? Is CMA community supports you to continue enrich the networking which helpful for your career?**

**Touhid:** You see, CMA professionals are everywhere in the country from financial institutions to non-financial institutions. Many of them are doing very well at different capacities from CFO to CEO. CMA community networking works as the first contact point for me. Rapport building becomes easier with organizations having CMA professionals and I personally feel privileged in building relationship there. Since banking decisions largely depends on the financial managers, CMA networking does make our negotiation and marketing efforts smoother. The Seminar and workshops organized by ICMAB also helps me a lot in this regard.

**Q: Do you think CMA as a profession can play vital role in getting Finance and Business Leader for local & Global companies? What challenges and improvement areas you can suggest?**

**Touhid:** CMA is already playing a pivotal role for the local and global companies as well in getting Finance & Business Leaders. Professionals have entered 2nd and 1st tier of management while a number of others have been playing pivotal role in different institutions. However, still there are challenges for the professionals. To lead the market and to stay ahead others there is no other alternatives of developing qualities like communication skill, leadership, in-depth knowledge and so forth. Moreover, the ICMAB can work to interlink between the CMA professionals and other professionals in Finance/Business through arranging more **inter-active** sessions in concurrent challenging issues including technology-based cost efficiencies in organizations.

**Q: What type of leadership style you follow?**

**Touhid:** I would just like to quote Albert Camus, "Don't walk behind me; I may not lead. Don't walk in front of me; I may not follow; Just walk beside me and be my friend"

which I often use to say my teammates as I believe in the elaboration of TEAM as Together Everyone Achieves More. A true leader always tries to create examples before the teammates to move for positive changes through positive attitudes and teamwork.

**Q: How the technology will impact our profession and what your advice for our young professionals?**

**Touhid:** In the cutting edge of technological development where every seconds count, all our professional activities become largely technology driven. Now-a-days, you may need to attain an e-mail even at midnight to beat your competitor. All these are of our profession and I would like younger professionals to be more tech-savvy not only on social networking but also in a professional manner. We have to be a digital not only at workplace but also a person as whole being positive to technological changes and with welcome-attitudes.

**Q: What do you look for in your team member?**

**Touhid:** I always ask my teammates to dream and encourage innovativeness among them. However, sometimes I feel the generation is quite fickle. They want to achieve everything in a day. But the reality is ups and downs are part of life. To achieve, you have to struggle and meet hurdle and for this keeping liveliness is very important. I may quote Ratan Tata here 'Ups and downs in life are important to keep us going, because a straight line even in an E.C.G. means we are not alive'.

**Q: The key to your success?**

**Touhid:** Look what Steve Jobs said "...And the only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle" and I personally feel that sincerity and ownership can bring satisfaction to the job which can finally result in success. However, blessings from parents is above all to take us towards success, I do believe from the core of my heart. Another thing is flexibility- be flexible to accept any changes through positive thinking.

**Q: Message to youngers who have the desire to be a banker**

**Touhid:** Learning and dedication are two major aspects of banking career. This is the era of specialization and at first they have to decide the area of specialization they are interested in. Only a steady growth can take them to the right destination. Keep yourselves live and stay focused. YOU CAN WIN!

[Interviewed by Md. Saifur Rahman FCMA  
Associate Editor, THE COST & MANAGEMENT]