

Md Sharif Newaz Chowdhury

Product Manager | MFS & E-Commerce Consultant

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SUMMARY

Product Leader with 10+ years of experience delivering large-scale fintech and digital banking platforms serving 80M+ users. Specialized in MFS, PGW, remittance, and regulator-compliant systems. Proven track record of driving revenue growth, Migrations, and cross-functional delivery in high-impact environments.

COMPETENCIES

Core: Product Management, Solution Delivery, CBS, Risk & Distribution, Remittance & AML/CFT Product

Domain: MFS(Mobile Financial System), Cross-Border PGW Transactions, E-Commerce, AR/VR

Language: Java, JavaScript, Python, Dart, Flutter frameworks

Platforms & IDE: Android, Unity

Methodologies & Tools: Agile, Inbound, Scrum, Jira, Clickup, Wrike, Postman, Insomnina

Adobe CC & MS Office: After Effects, Illustrator, Photoshop, Windows Suite

3D: 3DS Max, Cinema 4D, Zbrush, Substance

EXPERIENCE

Assistant Vice President - Service Delivery

Dhaka, Bangladesh

Nagad Ltd. | MFS-Fintech

November, 2021 - Present

- Lead end-to-end product lifecycle for Nagad's core **MFS** (Mobile Financial Service) product & delivery pipeline, serving a high impact regulator compliant Fintech user base over **80M+** users,
- Designed and launched the **Remittance** feature via aggregator modality with Banks & MTOs, establishing a trusted revenue stream generating **BDT 10M daily transaction** in Q3 2024.
- Enhance **POSM** distribution & market visibility tracking using behavioral data insights, contributing to a **13% increase** in market presence QoQ.
- Integration of real time **NPSB** - Interoperability Payment Switch across Bank, card & PSP with MFS under 2 months ensuring regulatory and compliance requirement of **Bangladesh Bank**.

Lead Product Manager

Dhaka, Bangladesh

E-valy.com Limited | e-commerce

April, 2021 - October, 2021

- Led the product & Engineering team to deliver **Merchant** solutions, successfully migrating **10+ Million user data** and Built analytics and reporting dashboards used by revenue and operations teams, improving decision-making efficiency by 31%
- Launched the custom **Inventory management** system enabling 17% faster delivery by automating the delivery process. Ran A/B testing & Agile sprints to iterate based on user behaviour.
- **Integrated** the MNO based Top-up service and ensured up to **100K+** daily transactions with multiple mobile operators resulting in increasing user engagement by 23% within two weeks.
- Designed & Implemented the dynamic pickup/drop-off **logistics** system with logistics providers within 1 month to ensure faster and error free delivery by up to 40% using **Middleware integration**.

Product Manager

Dhaka, Bangladesh

Sheba Platform Limited (Sheba.xyz) | Service Provider Platform

January, 2020 - March, 2021

- Led the country's first **Service providing** startup's core product that reached operational **breakeven** in Dec 2020 after 3.5 years of Seed Investment by defining scope, strategy & technology **roadmap** in the **SME** sector.
- Grew a revenue channel and contributed to a **14% QoQ boost**, increasing DAU usage from **54% to 75%** among 20,000+ freelance service providers by designing a **Dynamic Reward algorithm** powered by SQL-driven data analytics in **Metaase**.
- Enabling MFS wallet systems in Service platforms with **15K active transactions** per month by integrating with MFS provider to increased organic sales by 10% QoQ.

Senior UX Engineer

Dreamerz Lab Limited | AR/VR/Gaming Solution Provider

Dhaka, Bangladesh

April, 2016- December, 2019

- Led the design and development of **AR**(Augmented Reality) framework that increased user engagement by **45%-60%** to bring a competitive advantage user base to ensure the versatile interactions in **automobile, medical, apparel & entertainment** experiences.
- **Designed** user-centric Marker base & Marker Less Augmented reality responsive Mobile application in **Unity Game Engine** for Freelance Artist's **B2C** marketplace in UK which brings 18% sales increase over six month.
- Introduced the **SaaS** model in Augmented & Virtual reality to **BMW & Porsche** Singapore with dynamic **multi-tenant** solutions to helped trigger B2B sales, chasing to a 50M QoQ sales margin.
- **Collaborated** with multi disciplinary teams of game developers, 3D artists, Product Managers to launch segmented features & phase wise delivery from concept design to development.

Junior CG Artist | Internship

Neotrix Advertising | Advertisement Agency

Dhaka, Bangladesh

March, 2015- April, 2016

- Drove **projects** in offshore clients from Partners entity - **German Consulate Dhaka & United Nations Regional Office** in Bangladesh.
- Managed negotiations and designed **campaigns** runbook in Dhaka and nearby rural area for **German Consulate Dhaka**.
- Crafted campaign's **designs** and **MVP** for content hierarchy, wireframes, interactive **prototypes** with **Education and Health Ministry** of Bangladesh under vendor entity of **United Nations**.

LEADERSHIP & AWARDS

Adobe Design Achievement Award(ADAA) 2019

August, 2019

2019 Adobe Top Talent in Products & Experiences

Adobe & AdobeEdu

- Top Talents from Asia's 6 submission in Augmented Reality - User experience Category

Vice President (Library. Workshop. Seminar)

January, 2010 - March, 2011

Notre Dame Science Club

"HONORABLE MENTION"

Session 2009-2010

Notre Dame Science Club

- Top performance in 10th National Science fair - Best ideation

EDUCATION

- **Advanced Certificate for Management Professionals | ACMP 4.0** 2025
Institute of Business Administration (IBA)
Dhaka University
- **Bachelor of Science (BSc.)** 2011-2015
Computer Science & Engineering(C.S.E)
Ahsanullah University of Science & Technology(AUST)
- **Higher Secondary Certificate (H.S.C.)** 2008-2010
Notre Dame College
- **Secondary School Certificate (S.S.C.)** 2006-2008
Dhanmondi Govt. Boys' High School