



Md. Sharif Newaz Chowdhury

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Product Manager ▪ MFS & DFS Consultant

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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

- Product Management
- Design Thinking
- AML / CFT / Remittance
- User Experience Design
- Leadership
- Business Process Optimization
- Risk Management
- Distribution Network Strategy
- CBS Integration

PROFESSIONAL EXPERIENCE

Head of Service Delivery

Nagad Ltd. | MFS-Fintech

Dhaka, Bangladesh

November, 2021 - Present

- Led the end-to-end solution design and delivery of the National interoperable payments switch **NPSB & Bangla QR**, overseeing the development, testing, launch, and compliance within a **4-month** regulatory deadline of **June 2026** for the user base over **100M+** users.
- Designed and launched the **Remittance** via aggregator modality with Banks & MTOs, establishing a trusted revenue stream generating **BDT 30M daily transaction** in Q3 2024.
- Enhance **POSM** distribution & market visibility tracking using behavioral data insights, contributing to a **13% increase** in market presence QoQ.
- Managed **7 live** product portfolios while spearheading the product roadmap for the Retail Business modality and a sales workforce tool, resulting improvement by **8% QoQ**.

Lead Product Manager

E-valy.com Limited | e-commerce

Dhaka, Bangladesh

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

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

Dhaka, Bangladesh

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**.

EDUCATION

Advanced Certificate for Management Professionals | ACMP 4.0

2025

Institute of Business Administration (IBA)

Dhaka University

Bachelor of Science (BSc.)

Computer Science & Engineering(C.S.E)

Ahsanullah University of Science & Technology(AUST)

2011-2015

Higher Secondary Certificate (H.S.C.)

Notre Dame College

2008-2010

Secondary School Certificate (S.S.C.)

Dhanmondi Govt. Boys' High School

2006-2008

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

SKILLS

Core: Product Management, CBS Regulations, Risk & Distribution Strategy, Remittance & AML/CFT Product

Language: Java, C, C++, C#, JavaScript, Python, Dart, Flutter frameworks

Platforms & IDE: Android Studio, Unity, Unreal, Spark

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

Adobe CC & MS Office: After Effects, Illustrator, Photoshop, Xd, Excel, powerpoint

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