
OBJECTIVE AND GOAL

Seek for a challenging and dynamic career. Adaptive in Marketing and Product Development, Project Management, Business Operations, Research and Investigations.
Possess multi skills, knowledge and experience in banking industry for more than 7 years.

WORKING EXPERIENCE

1. Employer : **AEON Credit Service (M) Bhd. Bangsar South, Kuala Lumpur**
Period : Feb 2014 – Present
Position : Senior Executive in Product Development Department.

ACHIEVEMENTS:

Work in Marketing and Product Development department for loans. Good practice in Marketing initiatives, Product Development, Process Improvement and Operations, based in headquarters. Other experiences are such as:-

- Marketing & Product Development
 - Prepare proposal paper and financial projections.
 - Perform research and analytics.
 - Provide ideas and execution plans for marketing or business initiatives. Prepare and launch Marketing campaign for targeted segment.
 - Provide IT system support and end to end UAT test on system enhancement, FSD and prepare user requirement for a new initiative.
 - Support planning and administrative role.
- Investigation & Research
 - Excellent in conduct end to end and meticulous review if there is any complain from customer or call centre. Expert in Investigation, Research & Analysis.
 - Conduct intelligence gathering across many platforms. Able to provide sufficient evidence for each finding. Knowledge in Financial Acts, AML/CFT and Banking Acts.
- Enhanced process for branch Operations and daily reporting
 - Submissions via e-system.
 - Daily reporting to Management and Group.
 - Provide 'tablet' at branches as additional infrastructure for staffs to meet customers.
 - Propose action plans to back-end departments to maintain the TAT in assessing customer applications.
 - Maintain procedures based on current practise and initiate new processes.
- Launched product variation for Personal Financing product
 - Extended loan tenure and increased financing amount for consumer Personal Financing.
 - Revised fees, charges and profit rates for PF product.
- Assist for Branch Digitalization processes:-
 - Prepare process chart for Instant Approval. For Loans & Credit card products.
 - Manage for Online application for loans & credit card products.

OTHER RESPONSIBILITIES:

- Perform market intelligence, investigation, research and analysis.
- Provide training / presentations to departments and branches on Product features and Marketing activities.
- Contributed in developing New Business plans, Incentive structure and PIP process.
- Perform branch visits (nationwide) for audit purposes and training / product briefing session.
- Perform UAT test for Instalment calculations, Interest rate and other features.
- Monitor operational activities and coordinate projects on process improvement.

2. Employer : **RHB Bank Berhad, RHB Centre, Kuala Lumpur**
Period : Oct 2011 - Jan 2014
Position : Management Associate cum Executive in Marketing and Product Development.

ACHIEVEMENTS AND OTHER RESPONSIBILITIES:

- Successfully completed the Management Associate Program for 13 months, explored 7 departments at RHB head office as a learning process. Continue as permanent staff.
- Task performed were various, such as assist in monthly financial report (P&L). Conduct market intelligence & prepared presentation slides.
- Perform market intelligence and analysis to launch several campaigns for Deposit & Loan products. Promotions to increase debit card usage and Personal Loan sales.
- Provide training to branch staffs and Managers on new or existing products features at classroom training or video conference.
- Perform UAT testing on front-end and back-end systems for campaigns and product enhancement.
- Assist in designing new and maintain existing deposit product line pricing structures, strategies and tactics to meet challenging business environment, customer preference.
- Assist as a Sales representative to assist branches at ad hoc Road shows to achieve their Sales target.
- Ensure marketing collaterals, Product disclosure sheet, Terms & Conditions are comply with latest Bank Negara Malaysia guidelines.

3. Employer : **Universal Network Intelligence (M), Kuala Lumpur**
Period : April 2011 ~ October 2011
Position : B2B Corporate Sales Executive

ACHIEVEMENTS AND OTHER RESPONSIBILITIES:

- Ascertain new clients from several blue chip organizations across African region and communicate professionally on business need and present the current product.

EDUCATION BACKGROUND

Professional Certificates

1. Member of the Asian Institute of Chartered Bankers (AICB)
Examination / Level : Professional Banker (Level 2)

2. Pre-Contract Examination for Insurance Agents
PCEIA Life : Pass
PCEIA General : Pass

Tertiary Education

- Institute/University : University Selangor (UNISEL)
Field of Study : Bachelor of Business Management (Marketing) Hons.
Dean List Achieved : 3rd, 8th and 9th Semester
Final CGPA : 3.4 /4.00
Year of Study : Dec 2007 – March 2011
Co-curricular activities: Deputy President of Student Representative Council (MPP)

COMPUTER SKILLS

Possessed intermediate level on the below:-

- Software/Applications : Microsoft Office, BI Cognos
Back-end system (Host) : AS400 screen, Mocha TN3270/ALS system, Cardlink, ST& Impact.
Front-end system : Branch Delivery System (BDS), ACTIVATE, LOADS, EPONE, EIMS, CRM
Hardware : Good in other technical and electronics items.
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LANGUAGES (Proficiency: Best=10 – Worst=1)

Language	Speak	Write
English	10	10
Bahasa Malaysia	10	10
Tamil	8	2
Malayalam	8	1

MISCELLANEOUS**Personality and Strengths:**

- Hardworking, Able to deliver high quality work under stressful environment
- Good Leadership, Systematic, resourceful and professional
- Fast learner and high enthusiastic for new challengers. Multi skills with technical knowledges
- Analyst, Prepare proposal papers, financial projections & Productivity measure
- Good communication skills, presentations and negotiations skills
- Flexibility to work indoor and field visit
- Age 31
- Expected salary RM5,000 (negotiable)

REFEREES**MR. K.SIVAPALAN**

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