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**OBJECTIVE AND GOAL**

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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.

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**WORKING EXPERIENCE**

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1. Employer : **AEON Credit Service (M) Bhd. Bangsar South, Kuala Lumpur**  
Period : Feb 2014 – Present  
Position : Senior Executive in Marketing and 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
  - Provide ideas and execution plans for marketing or business initiatives. Prepare proposal paper and financial projections.
  - Launch Marketing campaigns for targeted segment and communicate effectively.
  - Provide IT system support and end to end UAT test on system enhancement, FSD and prepare user requirement for a new initiative.
  - Perform research and analytics.
  - 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.
- Perform ad hoc projects or enhancements as per BNM requirements. Perform UAT testing on front-end and back-end systems for project enhancement.
- Provide training to branch staffs and Managers on new or existing products features at classroom training or video conference.
- 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.

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**EDUCATION BACKGROUND**

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**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 : 3<sup>rd</sup>, 8<sup>th</sup> and 9<sup>th</sup> Semester  
Final CGPA : 3.4 /4.00  
Year of Study : Dec 2007 – March 2011  
Co-curricular activities: Deputy President of Student Representative Council (MPP)

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**COMPUTER SKILLS**

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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)

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

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**MISCELLANEOUS**

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**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)

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**REFEREES**

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**MR. K.SIVAPALAN**

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