



CURRICULAR VITAE

PERSONAL DATA

Name : Athi Letchumi d/o K.Somasundram
Age : 35
Birth date : September 17, 1979
Marital Status : Married
Address : 29-3-1 Jalan 7/18D Taman Mastiara Bt 5 Jalan Ipoh, 51200
Kuala Lumpur
Telephone : 012-690 9156
E-mail : athi_letchumi@yahoo.com
Languages : English, Bahasa Malaysia, Tamil

CAREER OBJECTIVE

I am looking for a challenging employment in banking sector, accounts and administrative, system support related field. I strive to excel in a team-oriented environment, developing exciting and creative projects.

I am looking forward to a change in my career, to broaden my skills and experiences beyond the industry.

EDUCATION

1999 – 2002 **BA (Hons) Social Science And Humanities**
Universiti Kebangsaan Malaysia (UKM)
2nd Class Upper, CGPA 3.19
Major – Sociology and Minor – Economics

1997 – 1998 **STPM**
S.M. Jalan Cochrane Kuala Lumpur

1996 **Certificate in Computer Studies**
Institute BMC, Computer Center
Certificate – Lotus 123, Database IV, WordStar, Print Master and MS Dos

1996 **SPM**
S.M.Convent Jalan Peel, Kuala Lumpur
Gred 2

EMPLOYMENT BACKGROUND

1. **Company Name** : CIMB (M) Sdn Bhd
Position Title : Project Analyst – (PMO - Assistant Manager)
Date Joined : Jan 2010 – October 2013
Specialization : Project (Regional Card Centre)
Industry : Banking / Finance
Achievements : Successfully implementation of CardLink Project V2 – both Malaysia & Singapore
Work Description : Responsible for the execution of the project, from inception, development, testing to implementation in order to support and achieve the project's deliverables and Division's objectives

Project Analyst – Team Lead

- Provide subject matter expertise to Business functions –business users and IT to lead and assist in the UAT, User requirement, implementation
- Analyze and Perform User Requirements gathering
- Knowledge in Software Development Life Cycle approach
- Prepare business requirement specification, meeting with business user to gather the details business requirement.
- Analyze and Perform and document Gap Analysis
- Effective gathering of user requirements and effectively communicating them to the technical IT development / counterparts, assist on design user requirement, involvement in the UAT and follow up to ensure user needs were met.
- Analyze and Review Functional Specifications
- Document Functional Mapping and Migration Data Mapping
- Prepare UAT Test Plan, Migration Test Plan, Post-Implementation Test Plan, DR Test Plan and Mock Run
- Ensure UAT strategy, UAT Plan and UAT activities, obtained/follow up with business user for UAT sign off.
- Perform UAT Test , Migration Test, Post-Implementation Test Plan, DR Test and Mock Run
- Prepare UAT Test Script / UAT Data
- Perform UAT testing
- Perform Functional testing
- Test Results verification
- Work closely with User (stakeholders), Vendors and manage change requests until implementation.
- Perform Post-Implementation Test verification
- Preparation of Test cases
- Extract data using SAS for User
- Perform Query in AS400 for User
- Complete understanding of systems usage as it relates to day to day business operations
- Ensure compliance to all processes, audit and risk matters in the execution of IT Requests and in solutions requirements.
- In charge of AS400 System Administrator team – Run Query, Testing,
- In charge in all Problem log raised by user on AS400 and perform all UR, UAT testing
- In charge in all ITSR (New enhancement for Credit Card Banking System)
- Ensure proper documentation to ensure the quality of the project deliverables
- Work with other Project Team Lead to ensure completion of project within project timeline
- Involved in system training for business users

S.Athileetchumi

- Exercising discretionary authority in accordance to prescribed guidelines and ensure compliance of internal procedures, Bank Negara's guidelines and regulations, ISO 9001:2008 Standards and ECM guidelines.
- Undertake any other duties as assigned by Management from time to time
- Successfully Roll out the CardLink V2 project and support the Post – implementation issues
- Supervise 3 team member under my supervision

Project involved:

- 1) Upgrade Project (CardLink V2 – Malaysia & Singapore (Both successfully implemented in the Bank
- 2) 1 hour instant scanning facilities - Malaysia
- 3) Auto – Propagation Existing and Business Card Customer to CardLink System (MY)
- 4) Term loan maximum capacity limit changes in AS400 – SG
- 5) Outsourcing Printing AS400 letter – SG
- 6) And Other Adhoc Projects

2. Company Name : CIMB (M) Sdn Bhd
Position Title : Assistant Manager
Date Joined : July 2006 – Dec 2009
Specialization : Senior Credit Analyst
Industry : Banking / Finance
Achievements : Promoted from Officer to Assistant Manager
: Selected to do CardLink Project V2 – both Malaysia & Singapore
On behalf Credit Department
Work Description : Responsible in reviewing loan approval Amount

A) Verification & Processing New Application Team

- Access and approve credit card & unsecured loan application
- Ensure application are proceed within ISO Standard time frame/KPI set and customers expectation is met
- In charge of Approving & Review of Foreigner application
- Review & Approved new application within Standard time frame/KPI set
- Liaise with Affinity partners for commission statements
- Liaise with CIMB branches for related document
- Preparing daily and monthly end report for credit card and personal loans application for New Processing Team
- Undertake any other duties assigned by management from time to time
- Perform credit rating, credit checking on customer (CTOS/CIS/CCRIS/Legal Firms/ Financials Institution) & checks on CCRIS data
- Familiar with banking system such as AS400, CARDLINK ,ALTEL,CCRIS,CTOS,MOSAIC, DCHEQUE
- Follow-up of documents via telephone ,fax and letters
- Ensure security documents are filed in an orderly manner and kept in security cabinet
- Exercising discretionary authority in accordance to prescribed guidelines and ensure compliance of internal procedures, Bank Negara's guidelines and regulations, ISO 9001:2000 Standards guidelines

B) Accounts Relationship & Existing Team

- Process application for increase in credit card and unsecured facility limit
- Process application for conversion, additional and supplementary, upgrading of credit cards and balance transfer
- Process & Review Temporary Credit Increase for customer
- In charge in Special Project (Reviewing existing customer & upgrading card)
- Perform release of personal term loans (ad hoc)
- Preparing daily and monthly end report for credit card and personal loans application under Existing Team
- Review in approving Overdraft facilities for Direct Access customer & Analysis Saving Account and Current Account under Direct Access
- In-charge in Special Project (phasing out Gold Card to Platinum Card for Direct Access – Affinity Program)
- Review & Approving MasterCard Electronic (Debit Card)
- Compile & update product knowledge (All latest promotions) from Marketing Department

S.Athileetchumi

3. Company Name : AEON Credit Service (M) Sdn Bhd
Position Title : Credit Card Officer
Date Joined : October 2005 – April 2006 (Contract)
Specialization : Credit Card
Industry : Banking / Financial Institution
Work Description :

- Generating the embossing data for credit card and send via FTP files to vendors to emboss the card
- Generating pin generation for credit card
- Generate sales report on daily basis from AS400 system
- Generate all statement for customer by monthly basis
- Generate letter and reminder from AS400 and send to vendors for printing
- Prepare all the embossing report & sales report on daily basis
- Perform waiver for customer
- Reissue Card and Pin upon request by customer or due to problem occurred
- To be responsible in all purchasing activities and liaise with suppliers and other departments to ensure on-time delivery of supplies.
- To review, control and monitor stock inventory at an acceptable stock level, to avoid zero stock, and excess stock situation.
- Monitor, updating stock and maintain sufficient credit card materials for vendors
- Liaise with merchant and suppliers regarding of 0% CEP (Easy Payment scheme) for credit card customer
- In charge of Free Gift Promotion for Credit Card and liaise with suppliers regarding stock update, sending entitled customer information and other material matters.
- Handling all return card from Pos Malaysia and redirect back to customer upon request
- Dealing with branches regarding credit card over 30 days, 60 days and 90 days.
- Liaise with branches regarding all credit card matters
- Compile and manage all invoices from merchants and vendors.
- Prepare all return card report, 0% CEP report, branches report and other ad hoc report given time to time
- Perform customer information maintenance
- To help and assist administration & payment unit on data entry, key in payments and other related work.

4. Company Name : AmBank (M) Bhd
Position Title : Accounts and Administration Executive
Date Joined : November 2002 – October 2005 (Contract)
Specialization : Loans / Reporting / BNM
Industry : Banking / Finance
Work Description :

A) Reporting Unit

- Preparing NPL reports for Am Finance and Am Bank for submission to BNM and Management on monthly and quarterly basis.
- Compile NPL Listing for the month by each application system
- Monthly and quarterly Receivables and Ageing report to BNM.
- Provide accurate and timely KPI report for various department, Insurance premium and MRTA reports for submission to management.
- Analyse KPIs, operational cost driver and financial information
- Ensure all bank text files i.e. IMPAC, AMTEXT, AS400, Islamic loan data (IPS,GPP and ABRAR) reschedule/restructured/reclassify/declassify are received on time and massage the data as per NPL format.
- To review and monitor GL balances against system reports.
- Tracking and monitoring payment and documents that related to reporting
- Dealing with branches regarding manual accounts and suspended accounts.
- Responsible for any ad hoc assignment as and when required
- Prepare daily and monthly Ad Hoc requested by BNM, Finance Department, branches and Management team.
- Monitor payment for write off accounts.
- Checking of text files used in NPL reporting such as ALS and IPS and raise maintenance when necessary.
- Raise ACR and perform UAT (Maintenances)
- Compile monthly overtime for Department and prepare Staff Strength Report.
- Taking part in AmBank & Am Finance Merger activities; Discussion on Overdraft, ALS and MBS Specs for Merger.
- Familiar with Bank and Finance System and the entire screen regarding with Reporting i.e. ES9000 and AS400 (both Bank and Finance), MBS, ELOAN, CCRIS, Metaviewer and EMTS.

B) Redemption & Administration Unit

- To help redemption unit with recall summary and preparing redemption letter.
- Liaise with customers and solicitors regarding term of payment and related issues.
- File incoming/outgoing memos, letters, documents, and reports in proper order for tracking and updating.
- To help and assist administration unit on data entry, key in payments, stationeries, requesting recall files for related units.

C) Credit Card Unit – Written Off Accounts

- Preparing proposal to submit to Head of Department for customer with Written Off cases.
- Liaise with agency to track down all the written off customers.
- Familiar with CCRIS, CTOS, FIS and MBS System to check the background of customers.
- Good communication skills to handle all categories of customers.

PERSONAL STRENGTH

- Language Proficiency:**
- English
 - Bahasa Melayu
(Excellent in written and spoken)
 - Tamil (Only speaking)
- Skills**
- Knowledge of banking and business environment
 - Good Communication (Verbal and Written)
 - Positive thinker, capable, responsible and dedicated to the job with minimum supervision and willing to learn
 - Service Orientation and work with tight deadlines and under pressure
 - Quality Focus
 - Teamwork Capabilities
- Other Skills**
- Excellent in Microsoft Word, Excel, Access & PowerPoint
 - Knowledge of SPSS
 - SAS, AS400, CardLink (V1 & V2)
 - Familiar with Bank and Finance systems such as ALS, AS400 (both Bank and Finance), MBS, ELOAN, CCRIS and METAVIEWER.
 - BNM guidelines and procedures for reporting purposes
 - Able to perform any job related to reporting, Administration, System support and Human Resources
- Training Attended**
- Anti-Money Laundering / Counter Financing of Terrorism 2011
 - Introduction to Banking and Financial Institution Act 1989 (BAFIA)
 - Insurance Product- Easy Health, East Drive,
 - The Making of Claims and Easy- Home
 - Consumer Banking Credit Appreciation For Marketing Officer
 - Banking Product Mortgage & Other Loans, Credit Risk Evaluation Unit, Credit Support Unit, Documentation Unit & Product Administration.
 - Personal Financing (Coop Loan & Evaluation)
 - Receivables Management – Mortgage Recovery,
 - Presentation Alive
 - Core Training for Microsoft Office PowerPoint 2007
 - Core Training for Microsoft Office Excel 2003
 - Personal Leadership Programme

Expected Salary – RM6,500

REFERENCES

- 1. Name** : Desmond Kwong Ngai Herng
Telephone Number : H/P: 012-6940737
Position : Vice President
Company : CIMB (M) Sdn Bhd
Level 2, Menara SBB
Plaza Damansara, Bukit Damansara
55470 Kuala Lumpur.
Relationship : Supervisor
- 2. Name** : Ravi Ramasamy
Telephone Number : H/P: 0193359367
Position : Vice President
Company : CIMB (M) Sdn Bhd
Level 2, Menara SBB
Plaza Damansara, Bukit Damansara
55470 Kuala Lumpur.
Relationship : Supervisor