

Rubiah Binti Ab Rahman
Mobile: +6012-4924141
E-mail: delima.rahman@gmail.com
Nationality: Malaysian
Address: 13-08 The Orion Condominium, 149 Jalan Tun Razak, 50400 Kuala Lumpur

Synopsis

An effective communicator and planner with ability to manage operations that convey value for both customers and organization.

Employment History

Position	: Head, Credit Evaluation	Name of Company	: SME Bank
Rank	: Senior Manager	Specialization	: Banking/Financial Services
Role	: Business Banking	Duration / Date	: Jan 14 2013-Present
Location	: Business Banking Division, Menara SME, Jalan Sultan Ismail, KL		

Key roles & skills

Job Summary

- Ensure that the required bank's financial budgets for merit based customers are met.
- Implementing the Bank's policies and procedures for all credit applications processes; and
- Maintaining credit for clients of the Bank which includes investigating and analyzing risks for potential clients and continuing lines of credit for current clients.

Principal Responsibilities

- Supervise Branches performance especially on merit based portfolio
- Maintain the Bank's credit policies and procedures for credit application processes and recommend as necessary changes in the credit policies and procedures
- Be responsible for credit analysis and proposals, managing the risks and exposures for the Bank
- Evaluate credit processing and approval of major clients/customers including visit(s) to establish relations including staff's credit recommendations
- Supervise all Branch's RM's, Head, RM's and Head of Branch in ensuring that they achieve the required budget for merit based portfolio
- Monitor the credit granting/rejecting and updating process as well monitor periodic credit reviews
- Maintain acceptable delinquent and impaired portfolio of the Bank for need base customers.
- Ensure achievement of the required profit before tax
- Verify completed credit proposals and memo of changes from Business Centres and Branches and where required present the proposal or memo to relevant approving authority
- Provide update to Business Centres and Branches for any required amendments to the proposal or memo.
- Manage relations and negotiate with contracted third-party vendors in the delivery of the corresponding services such as credit reporting agencies, credit insurance providers and collection agencies
- Ensure Branch's comply with the stipulated client charter and the Bank's policy and procedure.
- Staff to comply & report on Anti Money Laundering (AML), frauds and defalcations (including attempted frauds), breaches of Code Of Ethics (COE), robberies & burglaries
- Perform any other duties and responsibilities as assigned from time to time

Key Accountabilities

- Credit granting process including the consistent application of a credit policy, periodic credit reviews of existing customers, and the assessment of the creditworthiness of potential customers.
 - Policies and procedures on the standard banking lending guidelines.
 - Credit proposal (CER) and memo of changes (MOC).
 - Amendments of the CER or MOC.
 - Presenting the CER or MOC.
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Position	: Business Manager	Name of Company	: HSBC Amanah (M) Berhad
Rank	: Assistant Vice President	Specialization	: Banking / Financial Services
Role	: Commercial/Corporate Banking	Duration / Date	: Dec 6 2010-Nov 30 2012
Location	: Juru, Penang, Malaysia		

Key roles and skills

- Business Development
 - Prospect and development new structured financing relationships to increase customer base
 - Explore new business opportunities by adopting sophisticated Islamic concepts.
- Account Profitability
 - Maximize potential earnings and revenue from relationship.
 - Review and monitor revenue performance.
- Operations Management
 - Perform credit evaluation on financing applications and related request from customer for management approval.
 - Perform timely periodic review on all existing account while stipulated period.
 - Proactively manage/ monitor all existing accounts identifying Early Warning signals and undertake prompt measures to prevent non-performing financing (NPF).
- Service Management
 - Ensure quality of credit processing and promptness of submission.
 - Facilitate drawdown of newly approved facilities.
 - Provide customer level information to relevant parties with the bank.
- Client Relationship Management
 - Ultimate ownership of customer relationship and customer interface.
 - Activate opportunities and risk criteria.
- Other Responsibility
 - Undertake additional responsibilities assigned by the immediate superior when required.

Position	: Relationship Manager	Name of Company	: Affin Islamic Bank Berhad
Rank	: Vice President 4	Specialization	: Banking / Financial Services
Role	: Commercial / Corporate Banking	Duration / Date	: Jun 29 2009-May 16 2010
Location	: Juru, Penang, Malaysia		

Key roles and skills

- Organization
 - Support Heads of Business Loan Centres in commercial banking activities
- Business Development
 - Establish new business opportunities for Commercial/ SME loans
- Service Management
 - Maintain and enhance standards of service with existing commercial banking clients.
- Operations Management
 - Manage a portfolio of commercial / SME accounts
 - Monitor and ensure that accounts are not delinquent and to develop action plans to prevent non-performing loans
- Customer Relationship Management
- Formulate and implement competitive customer retention and utilization strategies

Position	: Account Relationship Manager	Name of Company	: United Overseas Bank (Malaysia) Bhd
Rank	: Manager	Specialization	: Banking / Financial Services
Role	: Commercial / Corporate Banking	Duration / Date	: April 1 2007-May 31 2009
Location	: North Area Center, Penang		

Key roles and skills

- Business Development
 - In charge of acquiring new customer and growing the existing portfolio by offering product solutions to assist the customers' business models.
 - Covering project financing and structuring of deals that will meet lending criteria. Role includes as ensuring customer satisfaction hereafter contributing to the division' profitability and growth.
- Operations Management
 - Responsible in optimum utilization of banking facilities and growth of portfolio.
 - Responsible for the credit evaluation and establishing and maintaining account relationships with both existing and prospective customers.

Position : Asst. Account Relationship Manager
Name of Company : United Overseas Bank (Malaysia) Bhd
Rank : Senior Officer
Specialization : Banking / Financial Services
Role : Commercial / Corporate Banking
Duration / Date : Mar 1 2000-Mar 31 2005
Location : North Area Center, Penang

Position : Class II Officer
Name of Company : United Overseas Bank (Malaysia) Bhd
Rank : Junior Officer
Specialization : Banking / Financial Services
Role : Commercial / Corporate Banking
Duration / Date : Mar 15 1993-Feb 29 2000
Location : North Area Center, Penang

Core Competencies

- Financial Analyst
 - Credit Assessment
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Professional Development

- Islamic Equity Financing
 - Islamic Debt Financing
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Accomplishments

- MBA student with emphasis on Human Resource, Strategy and Business Management
- Successfully completed a 6 months development program which covered the following module:
 - Basic supervisory skill
 - Personal development
 - Interpersonal skills
 - Effective writing skills
 - Steps to service excellence
 - Customer care program
 - Telephone techniques
 - Personal grooming
 - Overview of the mechanics of the banking system

- Enhanced Financial and Management skills thru continuously learning
 - Moodys Financial Analyst
 - Fundamental of Credit
 - Credit Application and Loans Creation
 - ECM Notices
 - Practical selling Skills
- Completed Internal Credit Assessment (Business) which covered the following modules:
 - Credit Policy & Credit Process
 - Working Capital Cycle
 - Industry Risk
 - Business Risk
 - Facilities Structuring
 - Security Documentation
 - Loan Monitoring & Control
 - Financial Statement Analysis
 - Cash Flow Analysis
 - Financial Reporting & Disclosures

Key Skills

- Communication - Deals with internal and external customers at all levels via face to face meeting, telephone and email, to ensure successful communication via actively listening and probing questions
- Problem solving - Resolves in-depth queries in a methodical manner independently and with internal and external business partners to find appropriate resolutions, efficiencies and high level of quality
- Team Player - Enjoys sharing knowledge and encouraging development of others to achieve specific team goals
- Planning and organizing - Refined planning and organizational skills that balance work, team support and ad-hoc responsibilities in a timely and professional manner
- Systems knowledge & Experience in preparing and analyzing reporting data for management accurately and to timescales.

Current Salary : RM9,300.00
 Availability / Resignation Notice Period : 3 months

Education

- Masters in Business Administration (Universiti Sains Malaysia)
Specialize: Human Resources and Corporate Strategy
- Bachelor Degree in Management (Universiti Sains Malaysia)
Minor: Economy
- Sijil Tinggi Persekolahan Malaysia (Sekolah Menengah Dato' Syed Omar, Alor Setar)
4 Principal (Art Stream)