Noted on the fy2020 (Sep20-Mar21) are on prorated basis, as such it involved the period of getting familiar with the credit risk tasks under probation period, and part of the rating might not be up to 4 due to the tasks has been delegated out as per CRO plan given that I have been tasked to handle others ad-hoc deem important tasks at the same time.

To-date since join the bank, I have personally highly participate in the routine (maker/checker), from under probation to permanent, from joining as credit risk team to leading credit risk team, from handling only routine tasks to handling both routine and ad-hoc tasks, juggling in between as well as manage the team while able to work independently.

Apart from that, I have proven that the knowledge in credit risk I have from my preceding employers are able to utilize in the bank, which no guidance provided here. Everything I need to know are through my own knowledge, else I have to check through my effort. Comparing to the rest of RMD 15 persons, I do confidently view on myself are quick learner and keen to get things done without further due. Hence, I would think I deserve more than what I actual received despite of joined for less than 1 year in FY2020.

Based on my previous employer's compensation records I have checked, my performance are proven and credited through the annual increments of 12%-20% and bonus at least 6 months [during my tenure of Senior as "Manager" and "Assistant Vice President" designation]. In between of my tenure, I have been nominated as one of the high performer to deserve the salary adjustment based on market when new HR's HOD HR reported to the bank. (only 2 out of 13 persons in the department are eligible)

The above are my sincere and kind feedbacks that I would keen to highlight. No offense. Thanks