



## Andrita binti Kassim

No. 25 Jalan Sireh Tambahan, Kampung Sg. Sireh Tambahan, 42000 Port Klang  
Mobile: +6012 6796694 Email: andritakassim@gmail.com

### SENIOR CREDIT ADMIN EXECUTIVE

Resourceful, results oriented, reliability, organizing, multitasking and an integrity senior executive with 10 years of experience across multifunction of loan processing and credit administration. Proven ability in achieving business target with compliance to the company policy and procedures as accordance to the Bank Negara Malaysia (BNM) guidelines. Area of experience include:

- Credit Administration
- Loan Processing
- Loan Disbursement
- Compliance & Audit
- Cross Selling
- E-procument
- Customer Service
- Office & Personnel Administration
- Reporting

### Professional Experience

#### **IEM Academy Sdn Bhd**

*(subsidiary wholly owned by Institution of Engineers Malaysia)*

**Position: Admin & Account executive**

**August 2014 - Current**

**Hired to deliver all matters pertaining to the administration & account. Also responsible in organizing events, courses, workshop, seminar and exhibition. Assisting manager in preparing proposal, budget costing & Journal / Buletin for events & conducted marketing for Web Banner Advertisement.**

#### **Key Contribution:**

- Marketing of Web Banner / Online Advertisement
- Secretariat for 12<sup>th</sup> International Conference on Concrete Engineering & Technology 2014
- Involved in Organizing Safety & Health Workshop (Mandatory course)
- Involved in organizing competency workshop on Health & Safety in Chemical Process

#### **CIMB Bank Berhad**

**Auto Finance Centre, Bukit Tinggi Selangor**  
**Credit Admin Executive**

**June 2010 – Feb2014**

**Assigned to new branch of Auto Finance to execute of Credit Administration Unit which responsible in delivering branch disbursement target (RM15Million a month) with full compliance of company procedures and policy in accordance to Bank Negara Malaysia (BNM) guidelines and Hire Purchase Act. Responsible to recommend for loan disbursement, vetting of Hire Purchase agreement, ensure data entry and loan approval documents were intact and compulsory checking of FIS, CCRIS, CTOS, ROB/ROC were conducted as well as ensuring smooth branch administration and operations.**

**Key Contribution:**

- Managed to achieve 80% of monthly disbursement target.
- Full delivery of compliance of turnaround time for loan disbursement and hire purchase documentation.
- Managed to minimize audit issues and data entry error
- Managed to monitor dealers credit limits, JPJ transfers and car registration card movement.
- Managed to updates of monthly request of E-procument, staff records, attendance, staff leaves and claims.
- Deliver of monthly report to HQ for Disbursement, Approval and Customer Feedback.
- Authorised signatory for branch staff fund and custodian of office key.

**CIMB Bank Berhad****May 2010 – June 2010****Auto Finance Centre, Bukit Tinggi Selangor  
Customer Service Executive**

**Assigned to assist Credit Underwriting Department as Customer Service Executive to support the branch in all matters related to Loan applications, Sales and Marketing to ensure achievement of the branch submission and approval targets. Also maintain good relationship with dealers and customers in handling and resolved theirs inquiry and complaints.**

**Key Contribution:**

- Achieved a maximum of 12 cases per day for processing loan application
- Achieved 70% of cross selling targets of insurance and renewal of road tax.
- Attended for walk in customer for inquiry, request of statement or copy of registration card and also signing of hire purchase agreement.

**CIMB Bank Berhad (previously Southern Bank Berhad)****July 2007 – April 2010****Auto Finance Centre, Klang Selangor  
Credit Admin Executive**

**Appointed to execute of Credit Administration Unit which responsible in delivering branch disbursement target (RM 18million a month) with full compliance of company procedures and policy in accordance to Bank Negara Malaysia (BNM) guidelines and Hire Purchase Act. Responsible to recommend for loan disbursement, vetting of Hire Purchase agreement, ensure data entry and loan approval documents were intact and compulsory checking of FIS, CCRIS, CTOS, ROB/ROC were conducted**

**Key Contribution:**

- Managed to achieve average 80% of monthly disbursement target.
- Full delivery of compliance to turn around time for loan disbursement and hire purchase documentation.
- Managed to minimize audit issues and data entry error
- Managed to monitor dealers credit limits, JPJ transfers and car registration card movement.

**Southern Bank Berhad****Sept 2004 – June 2007****Auto Finance Centre, Wisma Nusantara KL  
Security Document Executive**

**Assigned to HQ in support to centralization of preparation, vetting and perfection of hire purchase agreement and security documentation to ensure full compliance with the bank internal credit and legal policies and procedures as accordance to Bank Negara Malaysia (BNM) guidelines.**

**Key Contribution:**

- Full compliance & perfection of agreement and documents prior to disbursal of approval

- Deliver prompt turnaround time for stamping and delivery agreement to customer

#### **Southern Bank Berhad**

**April 2004 – August 2004**

**Auto Finance Centre, Klang Selangor**

**Credit Admin Officer**

**Appointed to execute of Credit Administration Unit which responsible in delivering branch disbursement target (RM 15million a month) with full compliance of company procedures and policy in accordance to Bank Negara Malaysia (BNM) guidelines and Hire Purchase Act. Responsible to recommend for loan disbursement, vetting of Hire Purchase agreement, ensure data entry and loan approval documents were intact and compulsory checking of FIS, CCRIS, CTOS, ROB/ROC were conducted**

#### **Key Contribution:**

- Achieved average 80% of monthly disbursement target.
- Full delivery of compliance to turnaround time for loan disbursement and hire purchase documentation.

#### **Southern Finance Berhad**

**Jan 2004 – Mac 2004**

**Auto Finance Centre, Klang Selangor**

**Credit Processing Officer**

**Hired as Credit Processing Officer which responsible to evaluate application, interview applicant, verification, determine credit capacity and recommend for loan approval**

#### **Key Contribution:**

- Achieved to process of minimum of 12 cases application.
- Full delivery of compliance to turnaround time for loan approval
- Minimize loan rejection

#### **Relevant Courses / Training**

Classroom training & E-Learning on Anti Money Laundering / Counter Financing (AMLA)	Yearly
Training on Sales, Credit & Product	Sept 2013
Seminar on Introduction of Banking and Financial Institution Act 1989 (BAFIA Act)	July 2013
Refresher & Job Training on Conventional & Islamic Hire Purchase	Jun 2013
Seminar on How to Suspect Forged Signatories / Writing / Prints	Jan 2011
System Enhancement / Credit Administration	Mar 2009
Building a High Performance Culture through Team Power	Mar 2009
Personal Leadership	July 2008

#### **Achievement**

Meet the KPI target for yearly appraisal. The scores below were based on my last appraisal:

Collaboration & networking	5/5
Effective communication	5/5
Learning & Enabling others	5/5
Job quality orientation	5/5
Results driven	4/5
Versatility & Agility	4/5
Customer focus (internal & external)	4/5
Managing works	4/5

## Education

### **BBA (Hons) International Business**

2001- 2003

Universiti Teknologi MARA, Shah Alam, Selangor

**CGPA 3.18**

### **Diploma in Banking**

Universiti Teknologi MARA, Melaka

1998-2001

**CGPA: 3.22**

### **Sijil Pelajaran Malaysia (SPM)**

1997

Sekolah Menengah (P) Raja Zarina, Port Klang, Selangor

**SPM Result: Grade One**

## Key Skills

### **Computing**

Applications:

Microsoft Office (Word, Excel, power Point)

Operating System:

Windows 7, Windows XP

### **Result Driven**

Working as Credit Administration Executive required full commitment to ensure branch target on hire purchase disbursement achieved. I give my full commitment to ensure this and I always make sure that all cases are fully-comply with all the company procedures & Hire Purchase Act before disbursement. As dealing with Hire Purchase Act it is very important for me to ensure all cases are attended within the due date. Working with deadlines & attending to Branch & HQ report makes me becoming an organized, manageable & results oriented staff.

### **Effective Communication**

It is important for me to have an effective communication with all related department, superior, dealers and customers to ensure I can complete my task effectively and within timeline. Throughout my knowledge over the years, I know what my essential and non-essential requirements are and this is my advantage. Due to that I was easily being given the cooperation from them.

### **Multi-tasking & Learning**

I am always eager to learn new things. Being in Credit Admin Unit, it expose and polish my skills in certain areas such as reporting, processing case, handling customer & dealers, marketing, cross selling products, inquiry on existing accounts & products. I am also doing the administration work such as staff records, request for outlet office stock, maintaining monthly report to HQ, outlet bills payment & others related admin issue.

## Language Skills

**English:** fluent oral and written

**Malay:** fluent oral and written

## Personal Information & Interest

**NRIC No:** 800211-13-5032

**Address:** No.25 Jln Sireh Tambahan, Kg Sg Sireh Tambahan 42000 Port Klang

**Tel no:** +6012 6796694 **Email:** andritakassim@gmail.com

**Marital Status:** Single

**Interest:** Travelling, reading, hiking, jungle trekking.

## Additional Information

Willing to travel: Yes

Willing to relocate: Yes

Driving License: B2 & D

## Referees

### **Ms.Lee Siew Ping**

Business Manager  
Auto Finance Centre  
CIMB Bank Berhad  
Email: siewping.lee@cimb.com  
Mobile: 012-2366913

### **En. Shoffee Salleh**

Senior Officer In Charge  
Auto Finance Centre  
CIMB Bank Berhad  
Email: Shoffee.salleh@cimb.com  
Mobile: 012-3932397

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