

DIDIN PUSPITASARI BINTI SUGIYARNO
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16G Tingkat 7 Blok A, Flat PKNS, Kampung Baru,
50300, Kuala Lumpur.



1. EDUCATION BACKGROUND

UNIVERSITI UTARA MALAYSIA (UUM), KEDAH

- BACHELOR's DEGREE OF ISLAMIC FINANCE AND BANKING with HONOUR
- CGPA 3.63/4.00

SMK KUHARA TAWAU, SABAH (2012)

- SIJIL TINGGI PELAJARAN MALAYSIA (STPM)
- CGPA 3.84/4.00

SMK KUHARA TAWAU, SABAH (2010)

- SIJIL PELAJARAN MALAYSIA (SPM)
- GRADE 3A's (SCIENCE STUDIES)

2. WORK EXPERIENCE

MUFG BANK MALAYSIA (14th October 2019-Present)

- Credit Rating Analyst
- Prepare rating applications and renewals
- Evaluating client's credit data and financial statements in order to determine the degree of risk involved in lending money to them.
- Analyzing client records and using the data to recommend the rating scoring
- Evaluating the financial status of clients by producing financial ratios through the computer programs
- Maintain accurate and up to date database on customers and facilities
- Prepare report required based on the latest performance of the company

HONG LEONG BANK BERHAD (29th April 2019- 3rd October 2019)

- Credit Executive
- To receive and record financing application submitted
- Attend enquiries from sales personnel and attend adhoc tasks when assigned
- CIF/Group CIF creation and/ or maintenance in AS400 system
- Facilities (AA) creation or maintenance in AS400 system
- Conduct connected parties checked and conduct credit and litigation check

CITIBANK KUALA LUMPUR (24th Feb 2018-23rd April 2019)

- Credit Analyst/ Specialist
- Support Relationship Manager (RM) and Credit Analyst in terms of preparation of Financial Spreading and Credit Risk Rating.
- Review credit applications request submitted by RM and ensuring documents are in order in accordance with the checklist prior to submission approval.
- Assisting in spreading annual report from new and existing company in the Credit Analysis Tools (CAT) system. Support in creating company profile for new to bank (NTB) account

- To conduct Obligor Risk Rating (ORR) for quantity scored based on completed financial spread and ensure the basis scoring in Final ORR is compliance with the criteria as stated in Commercial and Industrial Debt Rating Model (DRM).
- Assisting the CLM and RM to evaluate the bank statements from each of potential company to generate the credit throughput and also calculate for the Debtor and Creditor Ageing report.
- Assisting the credit analyst for filling the information in the filling system and check the documents sent by relationship manager either completed or not.
- Assisting financial spreading and check on EBITDA and DSCR threshold.

3. SKILLS

Language	Spoken	Written
English	Good	Good
Malay	Excellent	Excellent

- Proficient in Microsoft Word, Excel and Power Point
- Takaful Basic Examination and Islamic Financial Planner

4. ACHIEVEMENT

DESCRIPTION	DATE ACHIEVED	DETAILS
Volleyball Competitions	2010	School Representative
Malay Language Club	2010	President
Cooperative School Club	2012	Committee Member
Best student for STPM (SMK Kuhara Tawau)	2012	Candidate
Running Man School Multimedia Technology & Computer	2013	Treasurer
Conference Talk on Financial Service Act (FSA) 2013	2014	Participant
Program Kecemerlangan Sk Lahar Budi	2014	Facilitator
Graduate Character Building (GCB 4)	2014	Committee Member
Siswaniaga Club	2014	Bureau Protocol
YADIM: Jejak Menara Kedah Parlimen Jerai	2014	Committee Member
Kursus Persijilan Takaful (TCDP)	2015	Participant
Al-Quran Class Programme	2015	Bureau Protocol
Award Dean List Semester 4	2015	Dean List
Award Dean List Semester 5	2016	Dean List

5. REFERENCES

Name	Designation	Contact Number
Mrs Catherine Liew	Senior Vice President (Credit Portfolio Group Manager) Citibank Berhad	+6012-2952774/03-23832041
Mr. Foo See Hee	Managing Director of Japanese Corporate Banking at MUFG Bank Kuala Lumpur	+6019-2862903