

# RESUME

## PERSONNEL PARTICULAR



Name : MOHD RAMADHAN BIN ABD GHANI  
I.C No. : 890430-11-5615  
Place of Birth : KUALA TERENGGANU  
Date of Birth : 30 APRIL 1989  
Gender : MALE  
Marital Status : MARRIED  
Spoken Language : MALAY & ENGLISH  
Nationality : MALAYSIAN  
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## EDUCATION

YEAR	INSTITUTION
2010-2013	BACHELOR'S IN BUSINESS ADMINISTRATION OPERATIONS MANAGEMENT (HONS.) UiTM DUNGUN, TERENGGANU, MALAYSIA
2007-2010	DIPLOMA IN BUSINESS STUDIES (UiTM KUALA TERENGGANU)
2001-2005	SIJIL PELAJARAN MALAYSIA (SPM) SMK, PENGADANG BARU, PADANG KEMUNTING KUALA TERENGGANU

## SKILLS / STRENGTHS

- Computer skill -MS Office, AS400/LOS, JOM SYSTEM, AMLA/CFT, CTOS & CCRIS.
- License Driving -B2 & D
- Personality: -
  - Willing to learn and work in a challenging environment or industry.
  - Independent and self-motivated Willingness to try new challenges.
  - Work within project deadline and timing commitments.
  - Leadership and Management Skills.
  - Credit Assessment Skills.
  - Fraud Detection.
  - Multitasking and Teamwork.

## WORKING EXPERIENCE

### **AEON Credit Service (M) Berhad**

#### **Credit Assessment Senior Executive (Jul 2014 – Present)**

- Experience in Credit Evaluation Unsecured Loan & Secured Loan, Restructuring Processing, BNM policy & Fraud detection, AMLA/CFT, JOM System, LOS System, AS400, B2B Ccris Entity checking & involved in BCP & DR Test Training.
- To carry out credit assessment daily operation, monitoring & reporting.
- To evaluate and verify quality of credit application within the stipulated time frame in compliance with audit, security and regulatory requirement at all time.
- Perform investigation into suspicious application detected in course of contact investigation and report findings to superior.
- Deliver quality assessment skill to detect fraud application or information.

## REFERENCE

- **En Rasidi Bin Harun (012-2661814)**  
Manager CAG PF Section  
AEON Credit Service (M) Berhad
- **En Muhammad Bin Azelan (010-2258849)**  
Assistant Manager CAG PF Section  
AEON Credit Service (M) Berhad