



Ahmad Kashfi Ahmad Kamal
NO.4848, JALAN 5/1A,
KEMENSAH HEIGHTS,
68000, AMPANG,
SELANGOR D.E.
amdkashfi@gmail.com
+60 12 200 8897

PERSONAL PARTICULARS

Age : 28 years old
Date of Birth : 15th November 1990
IC Number : 901115-14-6009

OBJECTIVE

To obtain a challenging position that allows me to utilize my current skills to assist in advancing an organization that offers a stable employment opportunity. I am also willing to learn new skills and technological advancements.

EMPLOYMENT HISTORY

1. February 2018 – Current

Affin Bank Berhad

Business Compliance (SME & Commercial Business)

- Ensuring Business receive “Satisfactory” rating from internal auditor.
- Handle all audit issues (Internal & external) regarding Business Centres.
- Responsible in answering BNM queries on any business matters.
- Responsible in answering queries on compliance matters from Business Centres.
- Conduct awareness training/call to all Relationship Managers on latest circulars/guidelines/policies.
- Conduct inspection to each Business Centre checking credit files.
- Focuses on whether BU is conducting business in compliance to internal and external regulations.
- Answer audit findings from internal auditors/ external auditors and BNM.
- Awarded Internal Credit Certification from the Bank
- Capable of looking for symptoms from financial statements

2. October 2015 – February 2018

Bank Simpanan Nasional

Credit Risk

- Reports on Portfolio Limit, Individual Age Limit, Property Exposure Limit, Primary Sector Limit and Sub-sector Limit for Micro-Finance.
- Writer of Financing to Connected Parties Policy & Guideline. Oversees and coordinator of the implementation of FCPP. (System tagging, process enhancements, BNM updates)
- Independent Committee Member of Dooku Enhancement Project. (A social media platform for BSN Internal use).
- Tender Evaluation Committee (Technical) Member for Credit Scoring System Project.
- Tender Evaluation Committee (Commercial) Member for IT SAN Disk Memory Hard-Drive.
- Reviewing of Policies and Guidelines. (Financing Guideline, Collateral & Valuation Guideline, Watch List Guideline)

- Extracting data on ad-hoc basis as per management requirement / Vintage analysis.
- Responsible in giving training to Insurance/Takaful Specialist on the subject of Risk Management Awareness.
- Commenting on any new product/scheme given by Business Unit on an ad-hoc basis.
- Secretary of Risk Management Safety and Health Working Committee / President of Risk Management Sports & Recreation Club.
- Responsible in updating Credit Scoring template for newly approved mortgage developer as endorsed by Retail Loan Committee.

3. April 2014 – September 2015

AEON Credit Service Berhad

Business Compliance (Consumer Banking)

- Reviewing of Terms & Conditions/Credit Card Products/Product Disclosure Sheet/User Guide.
- Assist in closing BNM Credit Card Guideline 2014 Gap Analysis.
- Creating awareness regarding any newly issued BNM's Circular, Concept Papers, Exposure Draft, Policy, Guideline via *Kijangnet.bnm.gov.my*.
- Ensuring compliance of internal regulation as well as external. (BNM Guideline, ISO 9001: ISO 27001 : ISO 14001)
- Responsible in conducting quarterly compliance test conducted on Consumer Credit Group.
- Handling internal and external audit findings.
- Conduct training to newly employed staff on Payment Card Industry Data Security Standard (PCIDSS) on a fortnight basis.
- Reported to Compliance Manager and Head of Consumer Credit Group.

4. September 2013 – February 2014

Asian Finance Bank Berhad (Subsidiary of Qatar Islamic Bank)

Risk Management Division.
(Credit Risk and Shariah Risk)

- Conducted Shariah Risk Review (Implementation of Combined Late Payment Charges, Ijarah, Restructured & Rescheduled accounts).
- Following-up of review status and action planned.
- Creating awareness regarding any newly issued BNM's Circular, Concept Papers, Exposure Draft, Policy, Guideline via *Kijangnet.bnm.gov.my*.
- Credit Analyst (Financial Growth, Large Financing, NPF, Unsecured Financing, etc.)
- Complying of BNM's Requirement (SCEL, Group Exposure)
- Reported to Head of Credit Risk, Compliance and Shariah Risk Officer & Chief Risk Officer.
- Prepared monthly Credit Risk Report to be presented in Management Committee (MANCO) on a quarterly basis.

5. February 2013 – June 2013

Asian Finance Bank Berhad

Corporate and Commercial Banking.

- Assists Relationship Manager in a team of 4.
- Involved in loan/financing process.
- Prepared all the mandatory checking (Spreadsheet, CTOS, CCRIS, Credit Rating, Market Outlook).
- Executed Site Visits.

- Liaised with customers, businesses for documents required to prepare the Credit Application.
- Reported to Senior Relationship Manager/Team Leader.

EDUCATIONAL BACKGROUND

1. **Bachelor in Business Administration (Hons) in Islamic Banking** **2013**
CGPA: 3.42 (Second Class Upper)

Universiti Teknologi MARA (UiTM) Shah Alam.

Among courses studied are Presentation Skills, Report Writing, Fiqh Muamalat, Islamic Jurisprudence, Islamic Legal Maxims, Takaful, Islamic Capital Market, Islamic Banking Philosophy, Banking Operation, and Economics.

2. **Diploma in Banking** **2011**
CGPA: 3.22

Universiti Teknologi MARA (UiTM) Segamat, Johor.

Among courses studied are English Language, Mandarin as Third Language, Finance Management, Investment Management, Human Resource Management, Operation Management, Accounting, and Economics.

3. **Sijil Pelajaran Malaysia (SPM)** **2007**

Sekolah Menengah Kebangsaan Taman Melawati, Selangor.

Major in accountancy. Among other subject studied are Additional Mathematics, Science, Principle in Accounting, Economics and English for Science and Technology.

AREAS OF EXPERTISE

- Analysing Statistics
- Financial Research
- Portfolio Management
- Data Manipulation
- Data Analysis
- Data Validation

LANGUAGES

<u>Language</u>	<u>Spoken</u>	<u>Written</u>
English	Excellent	Excellent
Bahasa Malaysia	Excellent	Excellent

COMPUTER LITERACY

<u>Skills</u>	<u>Proficiency</u>
Microsoft Excel	Excellent
Microsoft Word	Excellent
Microsoft Power Point	Excellent
SIBS / AS400	Excellent

Very IT savvy, therefore learning new program/system would not be a difficulty.

OTHER ABILITIES

- Exposed to different departments of the organization.
- Equipped with knowledge of financial system and Islamic financial operations which consist of various principles and structures.
- Exposed to leadership skills from leadership courses attended besides my experience in organizing programs proficiently and able to do presentation due to amount of presentation done during University.
- Good team player and can work under minimal supervision.

REFERENCE

Ahmad Syukri Abd Rahman
Head, Human Resource Department
03-20791000
Asian Finance Bank Berhad

Zairul Intan Isausuludin
Manager, Compliance
013-220 1782
AEON Credit Service (M) Berhad

Zuraidah Yusoff
Manager, Credit Risk
012-801 8848
Bank Simpanan Nasional