

SALAHUDDIN BIN SIRAJUDEEN

Address:	No.11, Jalan BP 6, Taman Bukit Permata, 68100 Batu Caves, Selangor	Phone:	+6013-334 4569
E-Mail:	sddin88@gmail.com	Date / Place of Birth:	23 May 1988 / Kuala Lumpur
Nationality:	Malaysia	Driving License:	Yes

1. PROFILE

A Banker with 10-years experience in credit origination and credit risk in large financial institutions.

2. EMPLOYMENT HISTORY

Aug 2019 - Present

Associate Director, Corporate Banking - Real Estate and Construction at CIMB Bank Berhad

- As principal account manager, to engage with potential clients to identify their financing requirements and propose the ideal financing proposition to address client's financing requirements.
- Manage the end-to-end process of credit facilities origination process by drafting the term sheet, credit paper writing, presentation to Credit Committee, documentation, pre and post-disbursement monitoring and tracking.
- Conduct periodic review to monitor the status of the project and identify any early warning signals for further deliberation.

April 2019 - July 2019

Head, Risk Reporting & Monitoring at Maybank Investment Bank Berhad

- Perform multi-dimensional analysis to identify patterns/trends and relationship in data and gain deeper understanding of risk profiles, covering both Credit & Market risk.
- Actively monitor risk exposures, trends and changes in clients' profiles.
- Communicate clearly and efficiently the key risk profiles of all centres including risk commentaries/insights to key stakeholders via visual dashboard with statistical graphics, plots, tables/charts.
- Coordinate the collection of risk information/data from various source systems/departments across the region.
- Implement and maintain efficient system infrastructure & tools to identify, measure and monitor risks for all centres.
- Develop predictive capabilities using machine learning (supervise and unsupervised learning) to gain more risk insights.

June 2017 - March 2019

Manager, Credit Risk, Risk Management at Maybank Investment Bank Berhad

- Collaborate with Business Partners to identify risk factors and mitigation to improve quality of origination process whilst improving the Bank's asset quality.
- Prepare independent pre-approval credit evaluation and credit assessment of the proposals and the adequacy of the mitigating factors highlighted by the originator prior to submission to the approving authorities.
- Develop and maintain credit risk related policies, guidelines and limits and ensure it is in line with the Bank's business activities.

- Conduct stress testing on the Bank's position and to make recommendations to the relevant committee on the results of stress testing, its impact on the Bank's profitability, capital adequacy and asset quality under the various stress scenarios and the strategic actions moving forward.

Sept 2010 - June 2017

Manager, Leverage Finance, Debt Markets at Maybank Investment Bank Berhad

- As Principal Account Officer, to manage the end-to-end process of credit facilities origination process by engaging with the clients, drafting of term sheet, credit paper writing, presentation to Credit Committee, documentation, disbursement and pre-disbursement monitoring and tracking.
- Assume the role of coordinating bank and/or structuring bank for large scale syndication and/or Islamic conversion exercise.
- To assume the role of Facility Agent & Security Agent for credit facilities and bond programme.

3. ACHIEVEMENTS

- Originated and structured merger and acquisition transactions in Malaysia, Singapore and Norway.
- Originated and structured project financing for floating production offloading and storage vessel in Ghana.
- Act as principal advisor and coordinating bank for conversion of Syndicated Conventional Debt into Syndicated Islamic Financing to qualify the Borrower as Shariah-compliant stock in Malaysia.
- Structured and coordinated debt restructuring under Treasury Management Centre for a large listed company in Malaysia.

4. EDUCATION

Sep 2013 - Dec 2013

Maybank Credit Skill Accreditation jointly awarded by Maybank and OMEGA Performance

Sep 2007 - May 2010

B.A. (Hons) in Accounting and Finance from University of Greenwich

Grade: Second Class Upper Honours

Remarks: This is a twinning programme with SEGi College, Kuala Lumpur.

5. SKILLS

- Credit Analysis
- Credit Writing
- Loan Structuring
- Debt Restructuring
- Conversion from Conventional to Islamic Financing
- Financial Statement Analysis
- Microsoft Excel

5. LANGUAGES

- English - Proficient
- Bahasa Melayu - Proficient
- Tamil - Beginner

6. AVAILABILITY AND EXPECTED SALARY

Notice Period: 3-months
Expected Salary: Negotiable

7. REFERENCES

1. Name : Lim Chung Han
Designation : Head of Private Wealth Credit Evaluation & Approval, Malayan Banking Berhad
Relationship : Previous line manager (from June 2017 - March 2019)
Contact No : +6012-220 6827
2. Name : Joanne Ang Char Wei
Designation : Associate Director, Leverage Finance, Maybank Investment Bank Berhad
Relationship : Former senior teammate (from 2013 - June 2017)
Contact No : +6019-622 4263