

ARIFAH AZNA BT BAHARIN @ MD DAUD



Bukit Subang, Shah Alam

012-334 1192

arifahazna@yahoo.com

<https://www.linkedin.com/in/arifah-azna-baharin-66b750109/>

AREAS OF STRENGTH

- Product Development
- Islamic Social Finance
- Foreign Exchange (FX)
- Dual Currency Investment (DCI)
- Structured Products
- FX Marketing (existing/new treasury products)
- FX Customers Business Analysis
- FX Advisory Services
- FX Problem Solving
- Good Interpersonal Skills
- Good Communication Skills
- Head of Product Development Department
- Manage a good regional team to ensure targets and objectives are met
- Maintain a good market share of the segmented customers

EDUCATIONAL & PROFESSIONAL QUALIFICATIONS

2015 - 2017 • Master of Islamic Banking and Finance (MIBF), Universiti Teknologi MARA (UiTM) Shah Alam (Ongoing)

1996 • Persatuan Pasaran Kewangan Malaysia

1992 - 1996 • Bachelor in Accountancy (BAccct Hons.), Universiti Utara Malaysia (UUM)

PROFESSIONAL EXPERIENCE

- 2023 PHD Candidate, Accounting Research Institute, UiTM Shah Alam.
- 2017 - 2022 Head, Product Development & Innovation Department. BANK MUAMALAT MALAYSIA BERHAD (BMMB)
- In charge of a team of product developers for Consumer/Wealth Management/Corporate/Treasury and Trade Finance products of BMMB.
 - Involved in the development of all new products/product enhancement/process enhancement in BMMB.
 - Key person to communicate with regulators on product related matters other than Shariah matters.
 - In charge of getting the required internal approvals for the new product development and product enhancement.
 - Reviewing the existing product manuals and process flow to be in line with the current requirement by both internal and regulators.
 - Attend to AIBIM on product/shariah related matters.
 - Chairman of Product Working Committee.
- 2011 - 2017 Head, Structured Product Desk BANK MUAMALAT MALAYSIA BERHAD (BMMB)
- Key person for the Affluent Banking project which the Islamic Dual Currency Investment (DCI-I) is one of the products to be offered.
 - Key person for the reclassification of DCI-I under Investment Account (IFSA 2014).
 - Set up the SOP/Product Manual for DCI-I corporate and retail investor.
 - Assist the sales people to market for DCI-I.
 - Treasury main person for the LOLA framework by Securities Commission on structured products.
 - Provide training on DCI-I to sales people in the branches nationwide.
 - Obtained the DCI-I product approval from BNM for retail investors and launched in June 2015.
 - Implemented a new treasury system module for DCI-I.
 - Launched the DCI-I for corporate client in October 2011.
 - Printed the first DCI-I corporate deal in April 2012.
 - Focus on the planning and the executing process flow to launch DCI-I.
 - Establish relationship with Islamic interbank counterparty to square the FX option portion of DCI-I.
 - Setup a team to manage the DCI-I portfolio.
 - Market the DCI-I to corporate clients.
 - Done presentation on DCI-I for clients and seminars organized by Treasury & Capital Markets Department.
 - Assist Corporate Sales Desk in marketing Islamic FX products.
- 2008 - 2011 Head, Structured Product Desk. RHB BANK BERHAD
- In charge of Dual Currency Investment (DCI) competitive pricing and quoting FX Options (DCI) prices to customers, branches and Treasury Ambassadors.

AWARDS & RECOGNITIONS

- 2016 • UiTM Faculty Post-Graduate Award (Sem 4/5)
- 2015 • UiTM Faculty Post-Graduate Award (Sem 1/3)
- 1993 • UUM Deans List (Sem 1)

PROFESSIONAL DEVELOPMENT

- 2016 • Overview of the Malaysian Capital Markets
- Currency War
- 2015 • Shariah Compliant Derivatives
- Money, Banking & Capital Market
- Introductory Technical Analysis
- Mastering Money Markets and Foreign Exchange
- 2014 • Sukuk : Principles and Structures
- Shariah Application in Islamic Banking
- AML/CFT
- 2013 • Introduction to the Malaysian Bond Market
- BNM Briefing on Foreign Exchange Administration
- 2010 • MIBA, Introduction to Investment Banking
- Financial Derivatives by SocGen
- 2009 • Introduction to Islamic Banking
- Delivering a High Impact Business Presentation
- Introduction to IRS
- Treasury Away Day – Kota Kinabalu
- 2008 • Reuters, New Characteristics
- 2007 • BSC/KPI New Approach
- 2006 • Developing Supervisory Skills
- Treasury Away Day – Macau
- 2005 • Treasury “Power Up” Conference – Eagle Ranch, Port Dickson
- Briefing on newly USD/RM fixed regime to managed float regime
- Road shows on latest FX Liberalization
- Derivatives Markets – RHB Centre
- 2004 • Treasury Conference – Avillon, Port Dickson
- 2003 • Treasury Golf Tournament – Bangi Golf Resort
- Treasury Conference – Bukit Tinggi Resort, Pahang

- To square DCI positions with Interbank counterparties.
- Pricing the structured products to customers & to square position with Interbank counterparties.
- In charge of the performance of DCI sales & pricing department.
- To solve any issues with regards to DCI sales & pricing.
- Presented on DCI and other Structured Products in seminars organized for corporate customers.

1999 -
2008

Section Head, Treasury Financial Advisory
RHB BANK BERHAD

- Manage segmented group of customers for the FX requirements and FX related issues.
- Performed marketing calls for segmented customers to further strengthen the relationship.
- Market existing and new FX/Treasury products.
- Update customers on FX market information.
- As a Relationship Manager to help solve FX related problems and educate customers on basic FX knowledge.
- Manage a regional team to ensure yearly profit/volume targets are met.
- Organize seminars to segmented customers on the current FX related issues.
- Familiarize with new FX products i.e. FX derivatives.
- Conduct customer survey as a platform to evaluate the quality of Treasury services.
- Presented on Economic Outlook in customer seminars.

1996 -
1999

FX Corporate Sales Dealer
SIME BANK BERHAD

- Manage customer for their FX requirements and FX related issues.
- Market the FX product to new customers.
- Update customer on FX market information.