



## ROSMAHANI BINTI RAZALI

2-1-1 Kelompok Teratai  
Jalan 16/56 Ampang Ulu Kelang  
54200 Kuala Lumpur

+6013-9114430  
fatimahsa2708@gmail.com

### About Me

<b>Age</b>	: 34 years	<b>Gender</b>	: Female
<b>Date of Birth</b>	: 08 September 1985	<b>Marital Status</b>	: Single
<b>Place of Birth</b>	: Kota Bharu, Kelantan	<b>Religion</b>	: Islam
<b>Race</b>	: Malay	<b>Nationality</b>	: Malaysia

### Summary

Product Structuring & Research Senior Executive with a Degree in Social Science and 7 years of experience in Product Research & Development, specializing in research, development, enhancement, packaging, review and reporting in order to meet Bank's profitability, Shariah requirement and regulatory requirement within the Bank's mandated role. Seeking to leverage my technical and analytical skills to increase the productivity in your organization.

### Education

University Science Of Malaysia, Penang

- Bachelor of Social Science (Major In Development, Planning, and Management), (Minor In Public Administration)
- Current CGPA : 3.08
- Graduated – August 2008

International Islamic University Malaysia (IIUM)

- Certificate in Islamic Banking & Finance Law
- Current CGPA : 3.25%
- Graduated – 2018

Sekolah Menengah Kebangsaan Mulong, Kota Bharu, Kelantan

- Sijil Tinggi Persekolahan Malaysia (STPM)
- CGPA : 3.08
- Result = 1A, 3B, 1C
- Graduated – December 2004

SMK Konven ST Cecilia Sandakan, Sabah

- Sijil Pelajaran Malaysia (SPM)
- Graduated – August 2002

## WORK EXPERIENCES

### **Amanah Raya Berhad (ARB)**

Amanah Raya Service Center, Wisma AmanahRaya-Annex, No 2, Jalan Ampang, 50450 Kuala Lumpur.

- Practical Training
- 13 July 2009 - 12 January 2010
- Duties Responsibilities (Estate Administration)
  - i. Register new file for Seksyen 17 in the system
  - ii. Stock Take
  - iii. Reopen File if there is a request from the customer
  - iv. Administration
  - v. Record Office – Structure and organize the file in the record office

### **Kassim Tadin Wai & Co, Advocates & Solicitors**

Suite 801-802, 8th Floor, Wisma Hamzah Kwong-Hing, No 1, Leboh Ampang, 50100 Kuala Lumpur.

- Secretary Cum Conveyancing Clerk
- 18 Jan 2010 - 31 Oct 2011
- Duties Responsibilities:-
  - i. Administration – Responsible for the office requirements
  - ii. Preparing Sale And Purchase Agreement (S&P)
  - iii. Preparing Loan / Financing Agreement
  - iv. Attending walk-in client
  - v. Opening new file
  - vi. E-adjudication online
  - vii. Preparing Memorandum Of Transfer (MOT) and Memorandum Of Charge (MOC)

### **Bank Pertanian Malaysia Berhad (AGROBANK)**

Product Research & Development Department (PRDD), Level 2, Leboh Pasar Besar, P.O Box 10815, 50726 Kuala Lumpur.

- Executive of the Product Development (Retail & Deposit) Section
- 2011 - 2017
- Duties Responsibilities:-
  - i. Execute overall product origination in developing, reviewing and enhancing new and existing product for deposit / consumer.
  - ii. Conduct Research and Development (R&D) activities and develop conceptual frame for product development.
  - iii. Plan and resign new products and/ or related business initiative with appropriate Shariah Concept and ensure compliance with the Banks's polices and regulatory requirement.
  - iv. Prepare business proposals and obtain necessary approvals [i.e Shariah Committee (SC), Management Risk Committee (MRC), Board Risk Management Committee (BRMC), Bank Negara Malaysia (BNM) etc whichever applicable]
  - v. Organize and/or coordinate working committee from the relevant departments in order to execute the product development process flow.
  - vi. Prepare manual operation and obtain required internal and / or external approval.
  - vii. Request other relevant departments on system development and testing phase of the product.
  - viii. Coordinate and/or provide support for the related operational matters (i.e legal documentation)

### **Bank Pertanian Malaysia Berhad (AGROBANK)**

PRDD, Level 2, Leboh Pasar Besar, P.O Box 10815, 50726 Kuala Lumpur.

- Senior Executive of the Product Structuring & Research Section,
- 2017 – present
- Duties Responsibilities:-
  - i. To assist Section Head, Product Research & Development Department (PRDD) on all aspect regard to Product Structuring & Research which includes research, development, enhancement, packaging, review and reporting in order to meet Bank's profitability, Shariah requirement and regulatory requirement within the Bank's mandated role.
  - ii. Develop, obtain approval and launch new program, scheme or initiatives under strategy alliances with third party.
  - iii. Conduct product briefing/training or advisory function to all staff and/or external parties.
  - iv. Prepare manual operation and obtain required internal and / or external approval.
  - v. Execute overall product origination process in developing, reviewing and enhancing new and existing product, program, scheme or product structuring under strategy alliances with third parties.
  - vi. Ensure that all processes are followed and communications, concurrence, and approvals are obtained in a specific and timely manner.

#### **Technical skills**

Words ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒

Excel ☒ ☒ ☒ ☒ ☒ ☐ ☐ ☐ ☐

Power point ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☐ ☐

#### **Languages**

Bahasa Melayu ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒

English ☒ ☒ ☒ ☒ ☒ ☒ ☐ ☐ ☐ ☐

#### **Achievements**

- Enhance the existing product such as Akaun Simpanan, Ar-Rahnu, Pembiayaan Padi etc.
- Design and develop new product such as Special Advance For Investment Asset-*i*
- Trainer for Product Research & Development.
- Create the new program under strategy alliances with third party such as Program Pembiayaan Berkelompok Cili Fertigasi-*i* (Program Cili-*i*), Program Kediaman Mampu Milik-*i*, Program Ruminan-*i*, Program Pelesen Lembaga Getah Malaysia (LGM) etc
- Create the new guarantee e.g 'Wholesale Guarantee' for the unsecured financing which is Modal Usahawan 1 Malaysia-*i* (MUS1M-*i*) through collaboration with third party.
- Create the E-Learning Modul 1: Deposit, Pembiayaan Konsumer & Mikro, Modul 2: Pembiayaan Komersil, Korporat & Perdagangan and Modul 3: Takaful & Perkhidmatan via Agrobank's intranet. The main objective of this E-learning is to provide better understanding and deepen the staff's knowledge on the products and services.

#### **Interpersonal Skills**

- Possess a strong sense of responsibility, hands on management, work-and-learn-determination and ability to interact with people.
- Always ambitious to learn new things from others and self-starter as able to work on own initiative under minimum supervision.
- Highly participated and co-operative team player, goal-oriented self- motivated.
- Experience on research and development, collecting and processing data, research survey.
- Willing to travel and working in other region, easy to adapt on different demographics and ethics.

## Trainings

### Graduate Employability Management Scheme (GEMS)

- Organized by Khazanah Nasional Berhad Secretariat of Putrajaya Committee on CLC High Performance (PCG)
- 25/4/2019 – 30/06/2019

### Business English Communication at Workplace

- Organized by Agrobank
- 11/06/2012-12/06/2012

### Agriculture Exposure on Crops, Livestock and Fisheries (APEX 1)

- Organized by Pusat Transformasi Komuniti Universiti (UCTC UPM)
- 22/5/2017 -24/05/2017

### Oil Palm Industry (APEX 2)

- Organized by Malaysian Palm Oil Board (MPOB)
- 26/06/2019 -28/06/2019

### High Impartment Presentation Skills

- Organized by Muse Consultancy. ASIA
- 02/05/2017 – 03/05/2017

### Microsoft Excel 2010 Foundation

- Organized by Info Trek Sdn Bhd
- 30/05/2016 – 31/05/2016

## References

Name : Puan Norlela Bt Haji Atan  
Telephone No : 03-20557508  
Email : norlela@arb.com.my  
Position : Branch Manager  
Company : Amanah Raya Berhad

Name : Puan Fadhilah Binti Omar @ Yusof  
Telephone No : 03-2070 1255  
Email : kasimwai@tm.net.my  
Position : Advocates & Solicitors  
Company : Kassim Tadin Wai & Co

Name : Zurina Zakaria Yusof  
Telephone No : 03 27311600 ext 2816  
Email : zurina.zakaria@agrobank.com.my  
Position : Head, Product Research & Development Department  
Company : Bank Pertanian Malaysia Berhad (AGROBANK)