

RAMIZAH RADZUAN

12 Years Working Experience
Corporate Banking and Product Program Development



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CAREER PROFILE

Product Program Developer in Export Import Bank of Malaysia Berhad, leading the Product Origination Unit for banking & lending program independently. Prior to that, I was a Relationship Manager experienced in Corporate Banking focusing on cross boarder financing and trade finance.

Keen to explore a career in the banking fraternity.

WORK EXPERIENCE

EXPORT IMPORT BANK OF MALAYSIA BERHAD

Senior Executive, Section Head, Credit Product Origination (Banking/Program) ,Product Development Department
February 2017 – Current

- Develop new products & Services as well as structured financing programs.
- Examine a product through its performance and ascertain the need.
- Working closely with Business team to develop the Bank's offerings to business customers to ensure competitiveness in the market.
- Provide advisory role and guidance on matters pertaining to newly introduced or existing financing products & services.
- Prepare the product proposal papers and responsible to make appropriate recommendations then obtain approval from relevant approving authorities.
- Review and ensure the product marketing collaterals i.e. product brochures, website products information and product disclosure sheet is up to date.
- Prepare training material and conduct the product refresher training to all EXIM staff.
- Working closely with stakeholders departments in preparing the financing process flow for products and Programs.
- Ensure existing, new or variation products developed are in compliance with the Shariah, Bank's policy, BNM and other regulatory requirements.
- Involve in developing policies, processes & procedures to support the operational framework, efficiency and business growth.
- Plan, develop and implement projects on assignment basis and liaise with all relevant stakeholders until successful implementation.

Executive, Corporate Banking Relationship Manager
November 2013 – January 2017

- Handle clients and conduct preliminary evaluation of financing application.
- Conduct due diligence and carrying thorough assessment of an application of new customers.
- Manage the existing accounts under portfolios including handling all credit matters relating to the accounts.
- Liaise with corporate client regarding the financing facility and conduct site visit.
- Assisting Head, Corporate Banking, for business meeting and marketing.
- Tabling of credit proposals to the approving authorities up to the Board of Directors level.
- Handled financing portfolio of approximately RM500.0 million.

ATTITUDE / TRAIT

TEAM WORK	95%
TEAM LEADER	95%
MULTITASK	95%
MOTIVATION	95%
SOCIAL	95%

ACHIEVEMENTS

Successfully developed and submitted 5 product programs to Bank Negara Malaysia (BNM).

- ✓ Bumiputera Frontier Financing (BFF) Program
- ✓ Halal to Overseas (H2O) Program
- ✓ Anchor Companies Ecosystem (ACE)
- ✓ SME Export Emergence (SMEXport) Program
- ✓ Green Technology Export (Greentech) Program

QUALIFICATIONS

- Associate Qualification in Islamic Finance (AQIF) – IBFIM 2017
- Intermediate Qualification in Islamic Finance (IQIF) – IBFIM 2017
- Bachelor in Business Administration (Hons.) Islamic Banking UiTM 2011
- Diploma in Investment Analysis UiTM 2009

Executive, Business Support and Development

August 2012 – October 2013

- a. Marketing, entertaining walk-in clients and replying to query e-mails
- b. Handling promotional booths set-up during local and international exhibitions
- c. Conduct a preliminary assessment whether the application or financial needs falls within the Bank's mandate.
- d. Engaging with government agencies such as Malaysia External Trade Development Corporation (MATRADE), Malaysian Investment Development Authority (MIDA), SME Corp as well as business associations.



PREFERRED JOB TYPE

Permanent & full time



AVAILABILITY

3 months notice

Management Trainee

June 2011 – July 2012

Rotation Program four (4) main divisions:

- a. Credit Administration Division
 - Special Asset Management Department – Restructure financing.
 - Trade & ECR Unit - Process payment for pre shipment and post shipment
- b. Risk Management Division
 - Risk Strategy & Analytics Department - Analyse Malaysia's Exports and Imports by Geographical, Revision of calculation method for country limit.
 - Credit Risk Analysis Department - Review and assess credit proposal to evaluate and identify the credit risk.
- c. Business Division
 - Business Support and Development Department - marketing and reporting for Banking Department
- d. Finance and Treasury Division
 - Treasury Department - Investment of equity fund, Foreign currency trading and fund management

BANK KERJASAMA RAKYAT MALAYSIA BERHAD

Internship

November 2010 – May 2011



REFERENCE

Noor Maliana Mansor

Vice President

Head, Product Development Department

Export Import Bank of Malaysia Berhad

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