



MOHD ADZANI DAUD

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Certified Credit Professional with over 10 years' broad experience in processing a wide range of corporate, SME and retail loans as well as equity trading transactions. Well versed in conducting credit worthiness checks, KYC/AML assessments, risk identification and mitigation along with fraud identification. Known as an accurate and flexible professional with strong attention to detail and analytical skills.

STRENGTHS

Loan Application Processing	Client Background Evaluation	UAT Testing
CCRIS & CTOS Verification	Fraud Identification	Process Improvement
KYC/AML Assessments	Credit Analysis	Client Account Management
Credit Worthiness Checks	Risk Management	Performance Reporting

CAREER HIGHLIGHTS

- Introduced standardized templates to significantly reduce drafting of emails and reports for clients.
- Played an immense role in proposing payment gateway operators to conduct customer payment verification as part of the client onboarding process on the trading portal to eliminate third party registration issues.
- Successfully utilized macros in MS Excel to automate the stamp duty calculation and preparation for the trading of Hong Kong shares resulting massive reduction in processing time.
- Implemented Vlookup in MS Excel for the preparation of trade standing instructions for upload into the exchange system to speed up the entire process and minimize human errors.

WORKING EXPERIENCE

FDT Data Processing Sdn Bhd Settlement & Clearing Specialist

Jul 2023-Present

- Daily monitoring and deadline driven processing of incoming and outgoing transactional instructions from/to client and to/from agent/depository
- Ensure timely settlements, dedicated approach to identification of settlement breaks, critical issue and remediation.
- Proactively monitor and management of client account balances and cash flow movements. Ensuring all payments/receipts for are settled in the internal systems.
- Inquiry management, with attention to established timelines and adherence to client Service Level Agreements/Descriptions (SLA/SLD).
- Act as the single point of contact for clients for any and all queries related to the clients' settlement activity.
- Ensure timely response to written queries ensuring that the client will continually update on the status of all enquiries with written follow up in all cases.
- Understand and adhere to the various controls and policies associated with settlement of cash flows, funding deadlines in a fast-paced environment.

CGS-CIMB Securities Sdn Bhd

Jul 2018 – Jan 2022

Assistant Manager, Regional Operations (Confirmation & Trade Settlement)

- Manage trade confirmations in the trading platform, monitor the trade flow and control the risks while ensuring swift resolution of post trade issues.
- Execute end-to-end equity settlement workflows (validation, confirmation, releasing payment instructions)
- Confirmation of deals against counterparties, including reviewing and matching of confirmations and resolution of trade discrepancies
- Timely release of instructions for pre-matching and to ensure accurate trade settlement
- Manual security and payment instructions preparation when required
- Work closely with the Client Services and Trading Desk teams in resolving clients' queries while swiftly identifying and mitigating potential risks.
- Perform UAT testing of the system and develop innovative methods to improve daily processes.
- Ensure strict adherence of internal guidelines and external regulations at all times.
- Develop and implement effective risk monitoring and control strategies on large institutional transactions.
- Ensure prompt response to the queries of all internal and external stakeholders.
- Generate daily post trade transaction reports in supporting client reporting activities.

Rakuten Trade Sdn Bhd

Nov 2016 – Jul 2018

Assistant Manager, Client's Account (Client Onboarding)

- Created a client onboarding checklist to ensure that all necessary information was collected and verified
- Oversee client accounts management functions towards ensuring timely delivery of requested products and services.
- Coordinated with multiple teams to gather all required information and documents from new clients.
- Reviewed and verified CCRIS, CTOS and RAMCI queries, client credit worthiness check along with KYC/AML assessments.
- Conducted User Acceptance Testing for new product rollouts.
- Gather and prepare timely performance reports to the management

Bank Rakyat

Jul 2013 – Sep 2016

Credit Evaluation Executive, Mortgage Financing

- Performed screening and processing of mortgage loan application, checking of documents and applicant credit background.
- Review loan applications, gathers credit histories and reports, and assess applicants capacity to repay and default risk.
- Implemented and maintained appropriate KYC and enhanced due diligence compliance standards.
- Carried out solicitation of new end-financing business including identification of new developers and projects.
- To detect fraudulent applications, tampered/ suspicious documents and ensure timely fraud escalation to the Fraud Management Unit.
- Constantly kept abreast with attempted fraud cases to minimize risks.

EARLY CAREER HISTORY

Relationship Manager, SME, CIMB Bank Berhad

Jun 2012 – Jun 2013

- Managed and grew existing loan portfolios towards maximizing earnings in line with acceptable risk levels.
- Carried out account plans development and credit facilities recommendations while conducting financial statement and accounts analysis along with periodic client visits.
- Developed and strengthened relationship with all levels of clients' organizations to optimize the utilization of approved facilities.

Junior Executive, Commercial Banking, Kuwait Finance House (Malaysia) Bhd

Oct 2011 – Jun 2012

- Rendered a wide range of services to internal customers including review of Commercial lending proposals, assessment of risks and credit worthiness of client companies as well as analysis of financial statements, management accounts and cash flow statements in line with set procedures.
- Takes a consultative approach to understanding our client's objectives, effectively identifies their financial needs, implements appropriate financial solutions, and undertakes ongoing review and assessment to ensure plan execution.
- Ensures that all loans are documented completely, and that any documentation or loan policy exceptions are addressed and resolved.
- Developed models to predict patterns and trends while recommending changes to existing policies and procedures.
- Constantly kept abreast with the latest legal, compliance and market risk issues.

EDUCATION & CERTIFICATIONS

Bachelor of Commerce, Accounting & Finance (Professional), University of South Australia (2011)

Diploma in Estate Management, Real Estate & Property Management, Mara University of Technology (2007)

Certified of Credit Professional (CCP), Asian Institute of Chartered Banker (2014)

IT TOOLS

Microsoft Word | Microsoft Excel | Microsoft PowerPoint