

MOHAMMAD FADZLI BIN AHMAD

Resume



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PERSONAL PARTICULARS

Age : 50
Date of Birth : 30 March 1973
Place of Birth : Kuala Lumpur
NRIC No. : 730330-14-5347

WORKING EXPERIENCE

May 2014 to Present

SVP/Head, Corporate Banking 2

Group Corporate & Transactions Banking,
Alliance Bank Malaysia Berhad

Loans & Advances portfolio of RM2.3 billion.
Deposits portfolio of RM1.3 billion.
Net Interest & Fee income of +RM70 million p.a.

Responsibilities :

Reporting to the EVP/Head of Corporate & Transactions Banking.

Supervising 4 teams of Corporate Banking and Real Estate & Contract Financing specialists, including 1 team based in Kota Kinabalu.

Presentation of credit and credit policy proposals to the loan committee, Board Exco and Board of Directors.

Division point person for ESG deals and internal ESG initiative.

Panel member of HR promotion committee.

Panel member of HR Management Trainee selection committee.

Satisfactory operational and compliance audit rating.

Oct 2011 to Apr 2014

Head, Contract Financing Department

Business Banking Division,
OCBC Bank (Malaysia) Berhad

Loans & Advances portfolio of RM2.1 billion.

Responsibilities :

Reporting to the Head of Business Banking.

Internal succession to the position.

Department has 2 Credit Marketing Teams of 10 Relationship Managers and Middle Office Team of 5 Relationship Managers.

Net income KPI for the Credit Marketing Teams and service delivery TAT & operational compliance for the Middle Office Team - day to day contract proceeds appropriation, monitoring of progress of ongoing contracts under financing.

Department net income grew from RM27 mil in 2011 to RM45 mil in 2013.

Satisfactory operational audit rating.

Apr 2006 to Oct 2011

Senior Relationship Manager/VP

Contract Finance Department, Business Banking Div.
OCBC Bank (Malaysia) Berhad

Responsibilities :

Team Leader of the Credit Marketing Team, reporting to the Head of Contract Finance Department, subordinates comprising 3 Relationship Managers.

Marketing and preparing credit write-up of contract financing loans.

Vetting credit write-ups submitted by subordinates and advising on the finer credit points to strengthen the credit proposal.

Development of the credit & procedures manual for the department.

Presentation of bank's contract financing capabilities during nationwide road shows.

Jun 2004 to Apr 2006

Senior Account Relationship Manager

Corporate Banking Division, Southern Bank Berhad
Loans & Advances portfolio of RM1.4 billion.

Responsibilities :

Team Leader of the Marketing and Processing Team, reporting to the Head of Corporate Banking Division, subordinates comprising 3 Account Managers and 2 Clerks.

Legal documentation of new loans.

Portfolio management – direct relationship with customers, including monitoring and recovery of delinquent accounts which require special care.

Concerted recovery effort with the Bank's Loan Recovery Division.

Vetting credit write-ups submitted by subordinates and advising on the finer credit points to strengthen the credit proposal.

Presentation of credit proposals to the Loan Approval Committee, chaired by the CEO.

Monitoring of performance of loans portfolio via periodic review and borrowers' submission of periodic financial reports and monitoring the progress of project financing accounts.

Preparing and meeting submission deadline of various internal and Bank Negara Malaysia periodic reports.

Preparing credit proposals (new / enhancement / review / restructure).

Building new relationships, reviewing and enhancing existing relationships.

Cross-selling of the Group's products.

Jan 2004 to Jun 2004

Relationship Manager

Corporate Banking Department, Affin Bank Berhad
Loans and Advances portfolio of RM800 million.

Responsibilities :

Account Relationship Manager, reporting to the Head of Corporate Banking Department.

Legal documentation of new loans.

Portfolio management – direct relationship with customers, including monitoring and recovery of delinquent accounts which require special care.

Presentation of credit proposals to the Loan Approval Committee, chaired by the CEO.

Concerted recovery effort with the Bank's Loan Recovery Department.

Monitoring of performance of loans portfolio via periodic review and borrowers' submission of periodic financial reports and monitoring the progress of project financing accounts.

Preparing and meeting submission deadline of various internal and Bank Negara Malaysia periodic reports.

Preparing credit proposals (new / enhancement / review / restructure).

Building new relationships, reviewing and enhancing existing relationships.

Cross-selling of the Group's products.

Oct 2002 to Jan 2004

Head of Credit

Central Branch Business Centre, Affin Bank Berhad
Loans and Advances portfolio of RM1.2 billion.

Responsibilities :

Managing the Credit Processing and Marketing Section, subordinates comprising 5 Relationship Managers, 4 Credit Admin Officers 6 Marketing Executives and 5 Clerks.

Vetting of credit papers processed by subordinates.

Legal documentation of new loans.

Portfolio management – direct relationship with customers, including monitoring and recovery of delinquent accounts which require special care.

Concerted recovery effort with the Bank's Loan Recovery Division.

Monitoring of performance of loans portfolio via periodic review and borrowers' submission of periodic financial reports and monitoring the progress of project financing accounts.

Preparing and meeting submission deadline of various internal and Bank Negara Malaysia periodic reports.

Preparing credit proposals (new / enhancement / review / restructure).

Building new relationships, reviewing and enhancing existing relationships.

Cross-selling of the Group's products.

Jan 2002 to Oct 2002

Manager, Credit Evaluation

Credit Management Department, Affin Bank Berhad

Responsibilities :

(Customers ranging from SMEs to Corporates)

Preparing Head Office level evaluation of credit proposals (new / enhancement / restructure / review) submitted by Branches.

Evaluation includes the identification and mitigation of credit and associated risks, security packaging and ultimately, making the final recommendation.

Negotiation with Credit Risk on finer risk aspects of credit proposals.

Recommendation for decline of credit proposals deemed weak and/or not in line with the Bank's Credit Risk Policy and Business Plan.

Dec 1998 to Jan 2002

Relationship Manager

Central Branch Business Centre, Affin Bank Berhad
Loans and Advances portfolio of RM1.1 billion.

Responsibilities :

(Customers ranging from SMEs to Corporates and selected high networth individuals)

Building new relationships, reviewing and enhancing existing relationships.

Cross-selling of the Group's products.

Portfolio management – direct relationship with customers, including collection of delinquent accounts which require special care.

Monitoring of performance of loans portfolio via periodic review and borrowers' submission of periodic financial reports.

Preparing credit proposals (new / enhancement / review / restructure).

Presentation of credit proposals to the Loan Committee.

Monitoring of performance of loans portfolio via periodic review and borrowers' submission of periodic financial reports.

Monitoring and administering project and contract financing lending.

Ensuring accuracy and meeting submission deadline of various internal and Bank Negara Malaysia periodic reports.

Legal documentation and disbursement of the more complex credit packaging and larger loans.

Disbursement of loans.

Mentoring and supervising Marketing Executives.

Representing Branch in several regular Credit related meetings with Head Office Departments.

Dec 1996 to Dec 1998

Credit/Marketing Executive

Central Branch, Affin Bank Berhad

Responsibilities :

Credit Marketing jointly with the Branch Manager, for small to medium corporations and selected high networth individuals

Preparing credit proposals, legal documentation and disbursement of customers marketed.

Meeting the operational needs and monitoring aspects of the larger Corporate loans parked at Branch.

Monitoring and administering project and contract financing lending.

Disbursement of loans.

Sep 1996 to Dec 1996

Trainee Executive

Affin Bank Berhad

Joined the Bank as a fresh graduate and underwent the Bank's training programme which was 50 : 50 between classroom activities and on the job attachments.

Awarded the Best Trainee, out of 40 peers, upon completion of the training programme.

QUALIFICATIONS

November 2002

Certified Credit Professional (CCP-IBBM)

Sept '94 to June '96

B.A. (Hons) Combined Studies With Accounting

De Montfort University, Leicester, United Kingdom.

Subjects (abridged) :-

- i) Theoretical and Regulatory Framework
- ii) Management Accounting
- iii) Financial Accounting
- iv) Management and Organisational Development
- v) Auditing
- vi) Taxation and Planning
- vii) Business Information System

June '93 to June '94	NCUK First Year Degree Programme Maktab Sains MARA, Kuala Lumpur.
Mar '91 to Nov '92	LCCI 3rd Level Group Diploma In Accounting LCCI 3rd Level Group Diploma in Cost Accounting Institut Perdagangan MARA, Kuala Lumpur.
Jan '86 to Dec '90	Sijil Pelajaran Malaysia (SPM) Grade 1 GCE – O Level English Language (a.k.a. 1119) Victoria Institution, Kuala Lumpur.

EXTERNAL COURSES

2012	INSEAD-OCBC Executive Development Programme
2011	ICLIF Leading Leaders Programme

REFERENCE

1. Mr. Jeffrey Teoh (012- 295 3032)
Head, Corporate and Commercial Banking
OCBC Bank (Malaysia) Berhad
2. Ms. Michelle Yong (012-399 0388)
Director, Credit Underwriting
CIMB