

THIRU SELVI A/P SUPARAMANIAM

SENIOR LEGAL COUNSEL

CONTACT DETAILS

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ADMISSION

Malaysia Bar
August 1999

EDUCATION

Masters in Business Administration (MBA)
(thesis on Implementation of Shariah Corporate Governance by Islamic Financial Institutions in Malaysia)
Management and Science University (MSU)
2015 – Aug 2020

Certificate in Legal Practice (CLP)
University Malaya
1997 – 1998

Bachelor of Law (LL.B) (Honours)
Kemayan ATC (University of London – external programme)
1994 – 1997

SKILLS

Leadership
Communication
Problem Solving
Time Management
Critical Thinking
Collaboration
Handling Pressure
Presentation Skill

PROFESSIONAL PROFILE

Dedicated and results-driven corporate lawyer, with 20 years of extensive experience ensuring the legality of commercial transactions. Determination and Persistence with demonstrated history of working in Advertising, Automotive and Trustee industry and also as litigation lawyer. Adept at drafting and reviewing policies. Possess LLB and MBA and was a member of the Bar in good standing. Well versed in compliance areas of AML, Anti-Corruption, Corporate Governance, Information Protection, PDPA, consumer protection. Achieved advantageous settlements in 90% of cases.

WORK EXPERIENCE

Legal Advisor, Legal & Corporate Secretarial Department (12 Months Contract)

Principal Asset Management Berhad | 01.12.2020 - Present

- Drafting, vetting and review of agreements such as Non-Disclosure Agreements (NDA), Trade Agreement, Index License Agreement, Investment Management Agreement (IMA), Statement of Works, rights of the Company under PDPA, complex IT agreements, material outsourcing agreement, tenancy agreements, service agreements.
- Legal & advisory services relating to internal & external queries.
- Liaise with external parties which includes lawyers, trustees, auditors, Company Secretary, Shariah Adviser and other relevant parties to ensure agreements are drafted and fairly negotiated in the interest of the Company.
- Attend to queries from respective business/support units on legal and advisory matters, including legal responses to client complaints/queries, where applicable.
- Prepare necessary legal reports and provide legal support/opinion for special projects as assigned by HOD on ad-hoc basis.

Unemployed

01.01.2020 – 30.11.2020

- Completed Masters in Business Administration (MBA) in July 2020 and graduated in October 2020, with thesis research on Implementation of Shariah Corporate Governance by Islamic Financial Institutions in Malaysia.

Senior Manager, Capital Markets & SPV

TMF Trustees Malaysia Berhad | 2.05.2019 - 30.12.2019 (7 months)

- Initiated and implemented legal policies and procedures while advising on all major business transactions. Successfully re-engineered all phases of product lifecycle, including identifying and recommending opportunities for changes.

- Overhauled operational continuity for compliance purposes, as well as ensuring proper procedures are in place from legal perspective with required AML / KYC / FATCA / PDPA checking. Succeeded in building relationship with high net-worth clients by having meetings to understand their further needs for their trust. Managed a team of 12.
- Guided negotiations with opposing parties to avoid litigation, reach resolution, and achieve the goals of the company.
- Oversaw reviewing of contracts in accordance with all applicable regulations i.e. various legal documents be it, conventional or Islamic, agreements for private debt securities (PDS); Securitisation Programme Agreement, Priority and Security Sharing Agreement, Assignment of Lease/Tenancy, Asset Management Agreement, Servicing Agreement, Information Memorandum e.g. MEX Highway – Unrated Medium Term Notes of up to RM1.0 billion in Nominal Value, Alam Maritime Sdn Bhd – RM700.0 million in Nominal Value under Sukuk Musharakah, CapitaLand REIT Berhad - Unrated Medium Term Notes of up to RM1.0 billion in Nominal Value; directors' resolutions, Private Trust deeds, Escrow Agreements.
- Actively organized bondholders meetings, EGMs. Well versed with Companies Act 2016, CMSA 2007 including the amendments, Malaysian Code of Corporate Governance 2017, the latest Policy Document for Shariah Governance 2019, Financial Services Act 2013 and the Islamic Financial Services Act 2013.
- Liaised closely with regulators i.e. Bank Negara and Securities Commission (SC) and also the Companies Commission of Malaysia (CCM). Attended Bank Negara's Focus Group AML briefing on Private Trust practice. Actively involved with the Trustee Association, and submitted paper to SC for changes required as Bond Trustee

Compliance & Legal Manager

BMW Credit (Malaysia) Sdn Bhd | 16.04.2018 - 30.4.2019

- Guided the management regarding legal rights, opportunities, and obligations. Boosted and supported Chief Financial Officer (CFO) and the Chief Executive Officer (CEO) with daily legal and compliance functions and reported directly to the Group Compliance Head and Group Legal Head respectively in Munich, Germany.
- Initiated and implemented company's new processes, policies and products with the relevant external legal regulations and requirements as well as BMW Group guidelines and principles, i.e. Data protection, information security, consumer protection, fraud prevention, corporate governance, Export Control, Business Relations Compliance, cyber security.
- Reduced company's reliance on external legal counsel and costs by over 60%. Oversaw internal BMW Group legal department and external lawyers and authorities as well as the Company Secretary. Re-engineered Hire Purchase agreement, collaboration agreement with dealers, Guarantee and Indemnity agreements, Dealers Agreement and Debenture Agreement in accordance with all applicable regulations.
- As a registered Compliance Officer at Bank Negara Malaysia, oversaw updates of all legal requirements especially in area of Anti Money Laundering, Data Protection, Fraud Protection, Information Protection and PDPA. Attended Bank Negara's Compliance Conference in relation to AML/CFT. Attended AMLATFUA Act 2001 course conducted by the Association of Hire Purchase Companies Malaysia.
- Organized awareness plans and providing trainings to all the employees including branches, and dealers. Published newsletters quarterly on legal and compliance updates to all employees.
- Headed facilitation and coordination of internal audit as well as Bank Negara's compliance audit.
- Maximized and boosted maximum benefit to the company with minimal risk and at the same time maintained high customer centricism by reviewing transactions.
- Collaborated, initiated and successfully implemented a project with the Sales department to minimize the number of documentation involved and promote simplification process for the financing procedure for the customers.

- Guided and restructured the development of training in areas of AML, Anti-Corruption, Anti-Fraud, Consumer Protection, Governance, PDPA, including supervising training content and providing directions to ensure training collaboration between the Compliance department and other departments.
- An appointed Project Manager for Fraud Prevention project i.e. Introduction of e-KYC when customer intends to take up financing with BMW Credit. Appointed as Anti-Fraud Officer for any reporting of fraud cases and Management Committee Member (EXCO) as Compliance Manager. Attended Group level compliance workshops for Information Protection, Cyber Security and holistic on governance topics in Singapore and Bangkok, Thailand.
- Successfully implemented and launched the establishment of Corporate Governance framework, Consumer Credit Protection framework locally, which is also in line with BMW Group's requirement, with the required risk analysis.
- Supervised 1 team member.

Senior Manager

RHB Trustees Berhad | 23.07.2012 – 13.04.2018

- Successfully managed and oversaw 3 listed REITs in Malaysia with estimated annual Asset under Management (AUM) about RM15 billion all in. Actively headed and participated in corporate exercises, due diligence exercises of the 3 REITs, all legal aspects of the 3 REITs, and the operational matters.
- Oversaw and succeeded in due diligence exercise for unit split, issuance of Islamic Term Notes ("Sukuk") programme, acquisition of properties for development for the REITs. Oversaw the administration, compliance and legal matters of REITs in accordance with the relevant laws especially Capital Market and Services Act (CMSA), Guidelines for Real Estate Investment Trust and deeds.
- Successfully implemented the exercise for obtaining exemption from Securities Commission for one of the biggest REIT to lease a property.
- Overhauled operational continuity for Wills, REITs, Unit Trust, Private Trust and Fund Accounting, for operational and compliance purposes.
- Headed and guided a team of 9 in this department, which perused all trustee related legal documents, like Unit Trust trust deed (total NAV under trustee was approximately RM5billion), prospectus, private debt securities, Will writing services, Private Trust deeds, e-money deeds, Escrow Agreements, Novation Agreements and REITs legal documents.
- Re-engineered supervision of all Original documents of Trustee with the proper internal control process.
- Closely liaised with Group Secretariat to prepare board resolutions for Trustee, with Group Compliance for new implementations like FATCA, PDPA, with Group Legal for corporate advice.
- Oversaw reporting functions to executive leadership. Staying abreast of industry trends, guidelines, policies, rules and regulations.
- Established good relationship with private trust clients. Oversaw reviewing and drafting of Private Trust Documents, Insurance Trust documents including the customized Letter of Wishes, Trust Deeds, Deed of Revocation for termination purposes, Supplemental Deeds for addition of beneficiaries or assets in trust structure, Sale and Purchase Agreement on behalf of the trust. Dealt with distribution of the funds to the beneficiaries of the trusts according to the wishes of the settlors and Distribution Act 1958.
- Headed and guided auditors on trustee business from legal aspects.

Legal & Corporate Officer

Ganad Corporation Sdn Bhd | 3.01.2005 – 20.07.2012

- Entrusted with the Company's legal matters. Drafting, vetting and rendering legal opinions and advice to the Company's agreements, legal documentation, policies in ensuring compliance and safeguarding the Company's interest.
- Oversaw drafting of franchise agreements, sale of shares agreement, non-disclosure agreements, complex tenancy agreements, management agreements, shareholders' agreement, registration of trade mark logos & liaising with the Intellectual Property Department for registration of the logos. Implemented an intellectual property strategy for over a 10-year period.
- Successfully completed 2 major projects i.e. one with the local railway authority and the other with one of the biggest Mall in Kuala Lumpur together with the Sales team for worth of RM2 million to RM5 million profit per annum for each project.
- Established policies and procedures to minimize risks of breaches of regulatory requirements. Organized monthly reports for the Management and the Directors.
- Oversaw and coordinated litigation and other legal matters handled by external lawyers. Attending courts, liaising with police, AG-Chambers for breach of trust cases. Liaising with Customs Department for service tax complications.
- Attended seminar pursuant to changes in Employment Act and Unclaimed Monies Act during my employment here.
- Successfully won 80% of the debt recoveries of the Company and 30% of the criminal cases to be re-opened after much persuasion and backed by evidence to the then IGP and AG Chambers.

Legal Assistant

Messrs Raja Nor & Su Lynn | 2.08.2004 – 31.12.2004

Legal Assistant

Messrs Teh & Azlina | 17.06.2002 – 29.10.2003

Legal Assistant

Messrs Zain Johnson & Associates | 16.01.2002 – 16.06.2002

Legal Assistant

Messrs Adliza Subra & Partners | 1.10.1999 – 2.01.2002

Pupillage

Messrs Ponnugam & Co. | Nov 1998 – July 1999

- Handled various areas of banking litigation i.e. credit card, hire-purchase and foreclosure proceedings, attending public auctions in the High Courts, Land Offices and auctions via private treaty, bankruptcy and company winding up processes. Gained experience in handling adoption matter, divorce proceeding.
- Investigated facts and law of cases, using pertinent sources to determine causes of action and to prepare cases.
- Attended to various documentation and procedures pertaining to copyright cases, Letters of Administration and Grant of Probate matters in the High Court, attending to divorce proceeding as well as adoption proceeding, Summons, Affidavits, applications and Summary Judgment applications.
- Preparation of status report of the files handled and legal opinions to banks. Preparation of Bill of Costs and collection of bills for the litigation department.
- Had the honour of doing pupillage under Mr. Ponnugam, a senior advocate & solicitor where practical side of various fields of law was introduced, i.e. banking & civil litigation & conveyancing i.e. preparing Sale & Purchase Agreements, Tenancy Agreements, transfer of title of property, application to FIC & State Authority for approval of purchase of property by foreigners.

"I authorize your handling of my personal details as per "Malaysian Law Personal data Protection Act 2010 (PDPA 2010)."