



Soleha Mohd Isa

Associate Director
Bank Pembangunan Malaysia Berhad

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Experience

Nov 2022 - Present

Associate Director at Product Development Dept

Bank Pembangunan Malaysia Berhad | Kuala Lumpur

Industry Banking / Financial Services

Specialization Banking/Financial Services

Roles:

- Develop new product, enhance the existing product for Corporate Banking and Treasury products / initiatives / schemes as mandated for the Bank. Product in line, Interest Rate Swap / Islamic Profit Rate Swap product for Treasury.
- Prepare proposal paper for above products/ initiatives / schemes for management approval, i.e. Risk Management Committee, Board of Directors and Shariah Advisory Committee.
- Lead project to execute the assigned initiative within the timeline given. The project committee involved are GRM, Legal, Finance, Treasury, M&D, Shariah Advisory, Business Units, Operations Units as well as the approved business partner (if any).
- Review and enhance the existing product documents and process to close gaps highlighted by Compliance and Audit.
- Conduct product training for all new and enhanced products under Corporate Banking and Treasury.
- Designated Compliance Officer for the department with certified Anti Bribery Management System Auditor
- Project committee for IT, Core-Banking and Digital initiative for BPMB
- Any other tasks that assigned by immediate supervisor / Management.

Jul 2021 – Nov 2022

Senior Specialist at Product Propositions of Lifestyle Consumers

RHB Bank Berhad | Kuala Lumpur, Malaysia

Industry Banking / Financial Services

Specialization Banking/Financial Services

Achievements:

- (i) Successfully enhanced the affected systems and implementing Personal Financing based on variable rate.
- (ii) Successfully enhanced the affected systems and implementing new payment method under Employer Salary Deduction for Personal Financing-i.
- (iii) Successfully deployed all enhancements related to Personal Financing product in the Minimum Viable Product (MVPs) within Flash system (retail channels) that

includes product bundling with Mortgage, ASNB and Credit Card.

- (iv) Successfully enhanced the affected system and implementing new reference rate of Standardised Base Rate for Personal Financing-i product upon the effective date as set by the BNM.

Roles:

- Responsible as a business product owner for Personal Financing product for any system enhancement made for the Group that is to ensure system functionalities are in place and business will run as BAU.
- Responsible on completion of system enhancement to meet business, product, compliance, Shariah, operations and regulator's requirements within the timeline.
- Involved as project committee for any system enhancements initiated by the Group that affecting Personal Financing product such as digital initiative, BNM Compliance system enhancement on Customer Risk Profile / KYC initiative, Core Banking enhancement, online application, Straight-Thru-Application and aggregators.
- Involved in User Acceptance Testing and ensure the enhancement/system behaviour is as per expectation and testing is completed within the timeline.
- Review Impact Analysis and Functional Gap Documents on any system enhancement that is impacting personal financing.
- Develop/review product document and process to be in compliance with internal and external / regulator's requirements.
- Adopting Agile business culture

Nov 2009 - Oct 2020

Manager at Product Development & Management Dept
MBSB Bank Berhad | Kuala Lumpur, Malaysia

Industry	Banking / Financial Services
Specialization	Banking/Financial Services

Achievements:

- i) Project committee for conversion of conventional loan and deposit to Shariah compliant products (in line with merger plan).
- ii) Successfully developing and implementing the following products / initiatives:
 1. New Savings Account-i based on Tawarruq (in line with merger plan)
 2. New Mortgage product based on Tawarruq (in line with merger plan)
 3. Conversion of Savings Accounts based on Al-Wadiah to Tawarruq
 4. Conversion of Term Deposit-i accounts based on Mudharabah to Tawarruq
 5. New Personal Financing-i (PFI) product based on Tawarruq
 6. New PFI product for private sector
 7. New pricing mechanism i.e. Risk Based Matrix pricing for PFI and mortgage customers
 8. Achieved 9 Billion PFI disbursement in 2012 via packages, products and campaigns launched throughout the year
 9. New CASA prizes based product that was launched in 2019 successfully contributed 41% to the total deposit portfolio within 9 months.

Roles:

- Develop new product, enhance the existing product and initiate strategic tie up for Retail Business Division, i.e. Personal Financing, Mortgage, Hire Purchase, Deposit & Banca products.
- Prepare proposal paper for above initiatives for management approval, i.e. Management Committee, Risk Management Committee, Board of Directors and Shariah Advisory Committee.
- Lead project to execute the assigned initiative within the timeline given. The project committee involved are GRM, Legal, Finance, Treasury, O&M, Shariah Advisory, Business Units, Operations Units, Takaful Provider, System Vendor as well as the approved business partner (if any).
- Liaise with Corporate Communication Department in relation with marketing collateral, campaign, carnival, product and strategic tie up launch and any other events related to Retail Business Division.
- Conduct product training for all new and enhanced products under Retail Business Division.
- A Designated Compliance and Risk Officer for the department
- Any other tasks that assigned by immediate supervisor / Management.

Mar 2003 - Oct 2009
(6 years 8 months)

Senior Executive at Mortgage Dept
AMBank (M) Berhad | Kuala Lumpur

Industry	Banking / Financial Services
Specialization	Sales - Retail/General
Role	Sales Executive
Position Level	Senior Executive

Roles:

- Carry out main role as a marketing executive to achieve budget as assigned given by management.
- Prepare credit paper and evaluate creditworthiness of customers both individual and non-individual covering all types of property i.e: house, shop, land, factory and construction of building for house and factory.

Education

2015

International Centre for Education in Islamic Finance (INCEIF)
Master's Degree in Finance/Accountancy/Banking | Malaysia

Major	Islamic Finance
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2002

International Islamic University Malaysia
Bachelor's Degree in Finance/Accountancy/Banking | Malaysia

Major	Accountancy
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Skills

Advanced

Islamic Finance Practice, Product Development, Business Development, Marketing And Sales

Languages

Proficiency level: 0 - Poor, 10 - Excellent

Language	Spoken	Written
Bahasa Malaysia	10	10
English	9	10

About Me

Gender	Female
Address	5, Jalan Pulau Angsa U10/45, Vila Suria, 40170 Shah Alam, Selangor
Nationality	Malaysia