

VITHIAVATHANI (LYDIA)

**1964 JALAN E5/11 TAMAN EHSAN KEPONG 52100 KUALA
LUMPUR**



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Objectives

Excellence Professional background in financial services and operations. Result driven executive with 15 years' experiences in Banking. Experts in reviewing credit proposals and present an independent assessment/recommendation in consumer products. Minimize the credit risks by conducting credit evaluation functions and recommending performing credit proposals for consumer banking products. Well established knowledge in Islamic banking and processes. Proficient in all of standard office desktop software. Diversified skill sets covering administrative support, client relations, writing, analyzing and project management. I also have excellent organization and communication skills, can keep necessary parties well-informed of critical situations and direct multiple resources to work as a unified team.

Experience

Credit Risk Assistant Manager - Aug 2021 till present

Danajamin Nasional Berhad ▪ Menara Allianz Sentral , Kuala Lumpur

- To assist in conducting credit evaluations of new proposal, review cases and variation requests.
- To assist in active monitoring of Obligors at all times to ensure there is no or minimal deterioration in credit quality.
- To assist in recommending appropriate pro-active measures to mitigate and protect company's interests due to credit deterioration of any Obligor.
- To assist in refining credit policies / guidelines for the company and to improve / enhance / update the same over time.
- To assist in ad-hoc assignments which address potential gaps in systems / infrastructure of the company.
- Consistently monitor credit analyst performances to match with the KPI set by the management.

Manager ▪ January 2017 – February 2019

Ambank Malaysia Berhad ▪ Menara Ambank Yap Kwan Seng Kuala Lumpur

- Responsible in managing 14 staff under ASB/ Mortgage Department.
- Responsible for overseeing the credit granting process for the company.
- Assessing the creditworthiness of potential customers and conducting periodic reviews of existing customers.
- To evaluate and make judgement in credit approval which exceeds credit analyst's delegated authority
- To prepare department report to present to management
- Timely updates management on the team performances and exposure limit.
- Assist with developing technologies solution to improve existing processes and overall portfolio management functions.
- Developed credit policy and guidelines for the department as per Bank Negara requirement. Consistently update credit policy to in line with regulatory requirement.
- Mentor, train coaches and developed credit analyst employees and provides guidance to help increase their performances.
- Consistently monitor credit analyst performances to match with the KPI set by the management.
- Conduct approval for consumer financing such as personal loan, ASB loan, mortgage loan, credit card and hire purchase loan.
- Ensure team members compliance with Group credit policies and statutory requirement.
- Allocate tasks to staff and ensure staff achieve their daily KPI set by the management.

Credit Manager ▪ July 2014 – January 2017

RHB Bank Berhad ▪ Menara AIA Caps Square, Jalan Munshi Abdullah Kuala Lumpur

- Independently appraise and approve Consumer loan applications up to Delegated Power Authority limit of RM1.5 million.
- Approved and make judgement in consumer loan applications such as Consumer Mortgage application consist of New housing loan application, Completed /

Refinancing house application, Agriculture / Land financing and ASB loan application.

- To identify fraudulent documents and ensure fraud cases are being rejected.
- To discuss credit audit findings with Internal Bank Auditors.
- Attend to appeal requests from branches. This include re-evaluation of the rejected cases with additional information/documents provided. This may include variation request on existing approved terms.

Credit Analyst ▪ July 2010 – July 2014

Bank Muamalat Malaysia Berhad ▪ Jalan Melaka Kuala Lumpur

- Responsible in processing, reviewing, analyses and recommend new consumer mortgage application.
- Ensure accuracy and genuine identification document, income document and information provided by customers.
- Ensure compliance to guidelines, rules and regulations set by the Group Credit Management.

Global Support Executive ▪ January 2004 – June 2009

HSBC (Electronics Data Processing Malaysia Berhad) ▪ Cyberjaya Malaysia

- Handle initial contact of inbound and outbound calls including greetings and service needs identification.
- Support U.S for Auto Finance product.

Skills

- Credit Analyst * Leadership and Management * Problem Solving * Training and Coaching
* Communication * Time management * Teamwork * Computer * Reporting * Critical Thinking * Planning and Organizing

Certified Qualification

- FSTEP (Financial Sector Talent Enrichment Program) * July 2009 – July 2010 * Dataran Takaful Kuala Lumpur * Brainchild of Governor of Bank Negara Tan Sri Dr Zeti Akhtar Aziz is managed by Institute Bank-Bank Malaysia with objective to train and prepare highly caliber graduates in Financial Institutions.
- Certified Credit Executive * CCE paper 1, 2 and 3 * Association of Chartered Bankers (AICB)

Education

- University of Ballarat, Australia

Completed on January 2004 ▪ Bachelor of Business Management ▪ Second Class Upper

Accomplishment

- Awards won for consistently 2 terms as Best Team in term of productivity representing Consumer products in AmBank.
- Awards won for creating innovative banking products in RHB bank.
- Increasing team productivity and keep the staff motivated in order to achieve KPI set by the management.
- Developed credit department in JCL Berhad.
- Developed credit policy in JCL Berhad.
- Successful organized an event for charity in FSTEP.

References

Name : Ratha Krishnan

Telephone : +60162216431

Company : RHB Bank Berhad

Position : Senior Manager

Relationship : Section Head

Name : Rosli Mohammad

Telephone : 03-20598749

Company : Bank Muamalat Malaysia Berhad

Position : Manager

Relationship : Section Head

