

SYED LUQMAN SAYED MUHAMED

To obtain a position that will provide me the ability to enhance my interpersonal and professional skills in a stable and dynamic workplace as well as to use my strong organizational skills to grow along with the company.

Lembah Keramat, KL

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EDUCATION

- **UNIVERSITI UTARA MALAYSIA, KEDAH** **(2017 – 2021)**
  MAJOR: Bachelor of Risk Management and Insurance with Honours, CGPA: 3.32
  MINOR: Accounting
  First class student for first semester.
  Lead an organization in UUM and perform well for both studies and curriculum.
- **NEGERI SEMBILAN MATRICULATION COLLEGE** **(2016 – 2017)**
  Accounting stream, CGPA: 3.71
  Manage to get an A in accounting in both semester despite has no basic in accounting.

WORKING EXPERIENCE

IFS CAPITAL (MALAYSIA) SDN BHD

Internship program at Credit Risk Management Department **(March 2021 – July 2021)**

Credit Risk, Executive at Credit Risk Management Department **(July 2021 – Current)**

- Responsible for annual credit review and monthly exposure report to IFS Singapore. Credit review including post financing facilities such as Invoice Factoring, Industrial Hire-Purchase (IHP), Letter of Credit and Bank Guarantee to client primarily insecurity, maintenance, construction, manufacturing, and information technology (IT) industries.
- Analyze financial information including balance sheet, income statement, cashflow, ageing reports and other personal and credit data to determine the creditworthiness of applicants through Central Credit Reference Information System (CCRIS), Credit Tips-Off Service (CTOS), Company Commission of Malaysia (CCM), Refinitiv World Check and MYEG Bankruptcy & Liquidation Report.
- Coordinate with Business Development Executive; Verification and cross-reference all documents including legal and security documentation and Operations Department to ensure smooth disbursement process.
- Coordinate with Operation Department on any possible non-performing loan based on the collection receive and ageing report. Operation Department to update credit note more than 5% for Credit Risk to come out with best solution for both IFS and client.
- Monitor client credit limit by using reports in Salesforce system and ensure all the client limit are not exceed as per approved and as per mentions in Letter of Offer.
- Carry out preliminary audit, verification, and inspection at client premise together with Operation Department to ensure client is a real business and all the conditions has been followed by client before disbursement been made.

PETROSAINS DISCOVERY CENTRE

Volunteer **(June 2018 – September 2018)**

- Entertain visitors by showing how fun the exhibit and explaining science behind it.
- Assist visitors to ensure they are satisfied with their 2-hour adventures in Petrosains.
- Dealing with visitors and attend their needs
- Arrange visitors that come as school trip, colleges and, etc.
- Provide knowledge from every exhibit to the visitors

SKILLS

- Microsoft Words
- Microsoft Power Point
- Microsot Excel
- Financial Reporting
- Financial Spreading

SOFT SKILLS

- Thrive in team environment
- Multi-Tasking
- Strong interpersonal skill.
- Highly adaptable in changing environment and working process

LANGUAGE

- English
- Bahasa Malaysia

REFERENCES

SHAREFA MOHD SHER
Internship Supervisor
T: 019-6688424

DR. DIARA BINTI MD. JADI
Senior Lecturer, UUM
T: 019-5027312