

MANAGEMENT TEAM

Review of the Year
How We're Organised
Key Messages
Our Strategy
Performance by Divisions
Sustainability
Group Performance

CORPORATE GOVERNANCE

Financials
Additional Information



K. PERBAGARAN

Chief Risk Officer

Date Joined: 1 August 2005

Qualification(s)

- Bachelor of Accountancy (Hons.), Universiti Utara Malaysia (UUM)
- Master of Business Administration, Cardiff Metropolitan University, UK
- Certified Internal Auditor (CIA) from the Institute of Internal Auditors Malaysia
- Advanced Credit Enhancer (ACE) Certification, CGC – Institut Bank-Bank Malaysia (IBBM)
- Member of the Institute of Internal Auditors Malaysia (IIAM)
- Member of the Malaysian Institute of Accountants (MIA)

Experience

Over 21 years of experience in Audit & Risk Management. He held the following key positions:

- Head of Branch Audit, Affin Bank Berhad
- Head of Internal Audit, CGC
- Senior Manager of Asset Management, CGC



ZARINA OSMAN

Chief Credit Officer

Date Joined: 3 April 2017

Qualification(s)

- Bachelor of Accountancy (Hons.), University of Malaya
- Certified Credit Professional (CCP) from Institut Bank-Bank Malaysia (IBBM)
- Banking Credit Specialist from the Islamic Bank and Finance Institute Malaysia (IBFIM)
- Islamic Professional Credit Certification from the Islamic Bank and Finance Institute Malaysia (IBFIM)

Experience

Over 25 years of experience in business credit and credit management covering the entire Business Banking portfolio, including Investment, Treasury and Capital Markets, Corporate, Commercial and Retail Business. She held the following key positions:

- Head of Credit Management, Kuwait Finance House Bhd
- Senior positions in Bank Muamalat Malaysia Bhd and RHB Islamic Bank Bhd
- Pioneer team member, RHB Islamic Bank Bhd, that established the first Islamic Window subsidiary in Malaysia