

# GROUP MANAGEMENT TEAM



## DATE JOINED

1 January 2015

## AWARD

- Outstanding CEO Award, Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)
- Sustainability Leader of the Year, European Organisation for Sustainable Development, ADFIAP and the Association of African Development Finance Institutions in collaboration with the City of Karlsruhe, Germany

## DATUK MOHD ZAMREE MOHD ISHAK

President & Chief Executive Officer



## QUALIFICATION(S)

- Bachelor of Science in Business Administration, Saint Louis University, USA
- Master in Business Administration (Finance), University of Hull, UK
- Asian International Executive Programme, INSEAD
- Chartered Professional in Islamic Finance
- Global Leadership Development Programme, ICLIF
- Advanced Management Programme (AMP 191), Harvard Business School, USA

## EXPERIENCE

Over 33 years of experience in banking operations, corporate banking, consumer banking and Islamic finance. He has held the following key positions:

- Executive Assistant to the President/Chief Executive Officer, Malayan Banking Berhad (Maybank)
- Vice President, Consumer Banking, Maybank
- Executive Vice President, Corporate Banking, Maybank
- Chief Operations Officer, INCEIF – The Global University of Islamic Finance

**YUSHIDA HUSIN**  
Chief Executive Officer  
CGC Digital Sdn Bhd



**Date Joined:** 1 April 2016

#### Qualification(s)

- Bachelor of Science in Statistics, University of Illinois Urbana-Champaign, USA

#### Experience

Yushida is leading CGC Digital, a digital start-up, to further aid MSMEs' access to financing and scale up their businesses using data- and technology-driven innovation.

Over 26 years of experience in various leading roles involving transformation, strategy, technology-led innovation, corporate support functions, operations and management consulting within the financial services industry. She has held the following key positions:

- Consultant, Accenture Malaysia
- Chief Corporate Services Officer, Takaful Ikhlas Berhad

**PERBAGARAN KUPPUSAMY**  
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
- Chartered Banker, AICB/(CB), Chartered Banker Institute UK & Asian Institute of Chartered Bankers
- Certified Internal Auditor (CIA) from Institute of Internal Auditors Malaysia
- Advanced Credit Enhancer (ACE) Certification, CGC - Institut Bank-Bank Malaysia (IBBM)
- Member, Institute of Internal Auditors Malaysia (IIAM)
- Member, Malaysian Institute of Accountants (MIA)

#### Experience

Over 24 years of experience in Audit & Risk Management. He has held the following key positions:

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

**DAENG HAFEZ ARAFAT ZUHUD**  
General Counsel & Company Secretary



**Date Joined:** 4 May 2015

#### Qualification(s)

- Bachelor of Laws (Hons.), International Islamic University Malaysia (IIUM), 1994
- Advocate and Solicitor of High Court of Malaya. Admitted on 18 March 1995
- Licensed Company Secretary of Companies Commission of Malaysia since 1998

#### Experience

Has accumulated 28 years of experience in various sectors such as financial services, oil & gas, telecommunications, aerospace, and hotel & property development. He has held the following key positions:

- Manager, Legal & Corporate Services, and Company Secretary, Aerospace Technology Systems Corp. Sdn Bhd
- Senior Manager, Legal & Company Secretarial/Joint Company Secretary, Lankhorst Berhad
- Senior Manager, Legal & Human Resources, Intraline Group of Companies
- Assistant Vice President, Group Corporate Secretarial, Maybank, and Company Secretary of Maybank Asset Management Group of Companies and Maybank (Cambodia) Plc

## GROUP MANAGEMENT TEAM

**ZARINA OSMAN**

Chief Credit and Operations 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 Islamic Banking and Finance Institute Malaysia (IBFIM)
- Islamic Professional Credit Certification from IBFIM

**Experience**

Over 28 years of combined experience in business and credit management covering the entire Business Banking portfolio, including Investment, Treasury and Capital Markets, Corporate, Commercial, SMEs and Retail Business.

In addition to investment and corporate business experience in Amanah Merchant Bank Bhd, she is an Islamic banking practitioner and pioneer member of RHB Islamic Bank Bhd team that established the first Islamic Window subsidiary in Malaysia.

She has held the following key positions and undertook credit transformation exercises as Head of Credit Management in:

- Bank Muamalat Malaysia Bhd
- Kuwait Finance House Malaysia Bhd

**RAHIM RADUAN**

Chief Corporate Officer

**Date Joined:** 2 May 2018**Qualification(s)**

- Bachelor of Arts (Hons.) Accounting & Finance, University of East London, UK
- Member of Financial Planning Association of Malaysia (FPAM)
- Member of Malaysian Financial Planning Council (MFPC)
- CIMB-INSEAD Leadership Programme, INSEAD France
- Member of the Malaysian Institute of Accountants (MIA)
- Fellow of the Association of Chartered Certified Accountants (ACCA), UK

**Experience**

Over 23 years of experience in many sectors including investment and consumer banking, wealth management, fund management, automotive, infrastructure, and property development. He has held the following key positions:

- General Manager/Head of Group Finance Division, PROTON Holdings Berhad
- Chief Operating Officer, CIMB Wealth Advisors Berhad
- Chief Operating Officer, CIMB-Principal Asset Management Berhad (now known as Principal Asset Management Berhad)
- Managing Director/Head of Consumer Banking's Operations & Service Support, CIMB Bank Berhad
- Director in Group MD/CEO's Office, UEM Group Berhad

**SHAZMEER MOKHTAR**

Chief Financial Officer

**Date Joined:** 2 May 2018**Qualification(s)**

- Bachelor of Arts (Hons.) Accounting & Finance, London South Bank University, UK
- Edward S. Mason Fellow, Harvard Kennedy School, USA
- Master in Public Administration, Harvard University, USA
- Member of the Malaysian Institute of Accountants (MIA)
- Member of the Malaysian Institute of Certified Public Accountants (MICPA)
- Member of the Institute of Chartered Accountants England & Wales (ICAEW)
- Fellow of the Association of Chartered Certified Accountants (ACCA), UK
- Negotiation & Influencing Skills Programme, London Business School, UK
- Digital Disruption: Digital Transformation Strategies, Cambridge Judge Business School

**Experience**

Over 20 years of professional experience in Central Banking (Supervision, Regulation, Investments and Corporate Strategy) and Commercial sector (Finance and Procurement). He was instrumental in implementing several strategic initiatives to position Malaysia as an International Islamic Finance marketplace. This includes his involvement in the BNM-SC-World Bank technical working group which facilitated the issuance of the world's first Green Sukuk in 2017. He also led the origination and structuring of the world's first liquidity instruments based on mudharabah. He has held the following key positions:

- Deputy Director, BNM
- Board member, Aureous CGC Advisers Sdn Bhd

**Award**

Academic Excellence Award, BNM (2006)

## FAKRUL AZMI MOHAMAD

Chief Internal Auditor



**Date Joined:** 2 October 2018

### Qualification(s)

- Bachelor of Arts (Accounting & Financial Management), University of Sheffield, UK
- Certified Internal Auditor (CIA) from the Institute of Internal Auditors Malaysia
- Certified Credit Professional (CCP) from Institut Bank-Bank Malaysia (IBBM)
- Chartered Global Management Accountant (CGMA) from the American Institute of Certified Public Accountants
- Associate Chartered Management Accountant (ACMA) from the Chartered Institute of Management Accountants, UK

### Experience

Over 24 years of internal audit experience in the financial services sector. He has held the following key positions:

- Chief Internal Auditor, Malaysia Debt Ventures Berhad
- Chief Internal Auditor, Malaysia Development Bank Berhad
- Chief Internal Auditor, Asian Finance Bank Berhad

## SEAN TAN

Chief Business Officer



**Date Joined:** 5 April 2023

### Qualification(s)

- Bachelor of Commerce, Major in Finance and Marketing, Curtin University of Technology, Perth, Australia

### Experience

Over 22 years of banking, corporate and PropTech experience ranging from Product Development, Business Strategy, Credit Collection and Recovery, Portfolio Management, Marketing, Data and Software Solutions and Distribution Channels to Sales within Consumer, Business, Commercial Banking and B2B business. He has held the following key positions:

- Head of Business Development, Data and Software Solutions Division, PropertyGuru Group
- Head of Sales and Partnership, Business Banking, UOB Bank Malaysia
- Head of Sales, Retail SME, Standard Chartered Bank Malaysia
- Head of Personal Loan, Personal Loan, Hong Leong Bank
- Head of Propositions, Strategy and Channels, Commercial Banking, HSBC Bank Malaysia

## SUM LENG KUANG

Advisor Investment



**Date Joined:** 1 September 2015

### Qualification(s)

- Bachelor of Commerce (Finance), University of Canterbury, New Zealand
- Certified Financial Planner

### Experience

Over 39 years of experience in fund management, particularly in managing fixed income investment portfolios, credit evaluation, and credit risk management. She has held the following key positions:

- Senior Vice President, Head of Fixed Income Investment, Great Eastern Life Assurance (Malaysia) Berhad
- Acting CEO, Hong Leong Asset Management Berhad

## GROUP MANAGEMENT TEAM

**WAI KO-CHI**

Head, Information Technology

**Date Joined:** 15 June 2017**Qualification(s)**

- Bachelor of Engineering (Hons. Mechanical), University of Malaya

**Experience**

Over 25 years of experience with various national and international organisations, involved in global and regional projects in applications development, systems integration, enterprise architecture, and managed services delivery. He has held the following positions:

- Analyst, Andersen Consulting/ Accenture
- Architect, Shell IT/Hewlett Packard Malaysia
- Chief Engineer, DXC Technology/ Hewlett Packard Enterprise

**MOHANA ARUMUGAM**

Head, Corporate Communications

**Date Joined:** 5 July 2018**Qualification(s)**

- Bachelor of Communication with Honours, Universiti Sains Malaysia (USM)

**Experience**

Over 23 years of experience in the financial industry, including corporate communications, sales and distribution, wealth management and retirement services. At CGC, she currently oversees Brand Management, Public Relations and Media, Events, Social and Digital Media, and Corporate Social Responsibility. She has held the following positions:

- Director, Private Retirement Services, CIMB-Principal Asset Management Berhad (now known as Principal Asset Management)
- Assistant Director, Retail Funds Marketing, CIMB-Principal Asset Management Berhad (now known as Principal Asset Management)
- Manager, Knowledge Management, CIMB Investment Bank Berhad
- Assistant Manager, Corporate Resources (Communications), CIMB Investment Bank Berhad

**MOHD SUKERI ISMAIL**

Head, Operations

**Date Joined:** 6 May 1996**Qualification(s)**

- Diploma, Indiana University, USA
- Bachelor of Science in Business Administration (Finance), Creighton University, USA

**Experience**

Over 26 years of experience in Shared/Full Risk and Financing applications. He has held the following positions:

- Branch Executive, Hong Leong Finance Berhad
- Branch Manager, Hong Leong Finance Berhad
- Assistant Manager, Guarantee, CGC
- Manager, Credit Evaluation, CGC
- Senior Manager, Operations, CGC
- Senior Manager, Credit, CGC
- Assistant General Manager, Credit, CGC

**MOHAMED AZMAN MOHAMED TAUFIK**  
Head, Business Development & Products



**Date Joined:** 4 February 2015

#### Qualification(s)

- Bachelor of Management Studies, University of Waikato, New Zealand

#### Experience

Over 33 years of experience in the banking and financial sectors, both in Malaysia and Indonesia. Has extensive experience in corporate banking, SME banking, and branch management. Held the following key positions:

- Senior Account Manager, Malayan Banking Berhad
- Associate Director, Danajamin Nasional Berhad
- Associate Director, The Bank of Nova Scotia Berhad

**NILAMMASRI JA'AFAR**  
Head, Bumiputera Development & Sales Management



**Date Joined:** 20 September 2021

#### Qualification(s)

- Advanced Diploma in Business Studies (Finance), Universiti Teknologi MARA (UiTM)
- Executive Development Programme, Wharton School, University of Pennsylvania
- Certified Professional Coach, Malaysian Institute of Management

#### Experience

Over 25 years of experience in banking and asset management with exposure to credit management, and recovery of both retail and corporate loans. She has held the following key positions:

- Pioneer team member of Pengurusan Danaharta Nasional Berhad and Prokhas Sdn Bhd
- Senior Vice President/Head, Business Banking, Bank Pembangunan Malaysia Berhad
- Senior Vice President/Head, Business Financing & Development, Bank Simpanan Nasional
- Senior Specialist, Axiata Digital Capital Sdn Bhd

**AZMAN IDRUS**  
Head, Strategic Management



**Date Joined:** 12 September 2022

#### Qualification(s)

- Master of Business Administration, University of Hull, United Kingdom
- Bachelor of Information Science, MARA University of Technology (UiTM)

#### Experience

Over 25 years of experience in consumer banking strategy development, operations, channels, and change management leadership within financial institutions, including those with regional presence.

- Head of Channel Operations & Services, Al Rajhi Bank Malaysia
- Head of Channel Operations & Head of Strategic Management, Consumer Banking, CIMB Bank Berhad
- Senior Manager, AmBank (M) Berhad/AmBank Islamic
- Consultant & Consulting Manager, Cap Gemini Ernst & Young Malaysia and Asia Pacific
- Research Officer & Junior Analyst, Citibank Berhad

## GROUP MANAGEMENT TEAM

**ENG CHUN MUN**Chief Growth Officer  
CGC Digital Sdn Bhd**Date Joined:** 11 November 2022**Qualification(s)**

- Master of Business Administration (Distinction) from Alliance Manchester Business School, The University of Manchester, UK

**Experience**

Chun Mun has over 20 years of experience in the financial services industry, with experience in areas including strategy, business development, capability development, governance, and operations.

At CGC Digital Sdn Bhd, Chun Mun is leading a vibrant team focussing on Strategy, Ecosystem Partnerships, Digital Platform-based Business Development, Digital Product & Process Innovation, Data Analytics, Design Thinking & The Digital Customer Experience, Integrated Marketing (especially Digital Marketing) and Corporate Communications.

**ILA DIXIT**Chief Innovation Architect  
CGC Digital Sdn Bhd**Date Joined:** 15 March 2023**Qualification(s)**

- Master of Computer Management, Devi Ahilya Vishwavidyalaya, Indore, India

**Experience**

With over 19 years of experience in multi-channel, project delivery and management positions, Ila has expertise in executing digital transformation projects. She has a proven track record of leading transformational programmes that significantly improve customer experience and operational efficiency.

Ila held the following key positions:

- Head, Digital Channels and Products, Celcom Axiata Berhad
- Head, Digital Operations, Celcom Axiata Berhad
- Digital Delivery Lead and Consultant, Tata Consultancy Services, Malaysia Sdn Bhd
- IT Billing and Operations, IBM, India