

Curriculum Vitae



PERSONAL DETAILS

Name	Muhamad Sabirin Othman
Date of Birth	03 April 1965
Nationality	Brunei (00-074198)
Marital Status	Married with 3 children
Spouse Name	Hjh Norhayati Hj Yaakub
Nationality	Brunei
Employer	Ministry of Development
Address	4, Simpang 121-61, Kg Bebatik Kulapis, BF2320
Telephone number	8756569 (Mobile)

EMPLOYMENT HISTORY

HSBC - (1993-2006)

Tabung Amanah Pekerja - (2006-2008)

Bank Islam Brunei Darussalam - (2008-2015)

Tabung Amanah Islam Brunei - (2015-2017)

PDS Abattoirs - (Currently)

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KEY EXPERIENCES

- Represented Brunei and presented the country paper in ASEAN Meeting for Social Security in Kuala Lumpur
- Represented TAP twice in the ASEAN Social Security Association (ASSA) meeting
- Represented BIBD twice in the China ASEAN Interbank Association (CAIBA) Meeting in Beijing
- Project leader for BIBD in organizing the first China ASEAN Association Interbank Association (CAIBA) meeting in Brunei
- Conducted review, presented findings to BOD as well as oversee the implementation of recommendations for revamping of TAIB Organisation structure
- Chaired the PDS Working Committee for Korban Sunat for His Majesty for 2020 and 2021
- Presented the proposal on PDS Covid 19 Initiative to all stakeholders – “Meeting the Country Demand for Beef during the Pandemic”
- Led the PDS Project Team for PDS Rebranding Program

ACADEMIC BACKGROUND

- GCE O Levels — Sang Nila Utama Secondary School, Singapore (1983)
- Certificate in Principle of Management — London Chamber of Commerce (1986)
- Certificate in Marketing — London Chamber of Commerce (1986)
- Diploma in Managerial Principles — Stamford College, Singapore (85-86)
- Certificate in Marketing — Stamford College, Singapore (1987)
- BA Business Studies — University of Glamorgan, UK (1993)
- HSBC Executive Training and Development Program - Hong Kong (1994)
- Post Graduate Diploma in Business Administration — Staffordshire University, UK (2004)

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MAJOR COURSES ATTENDED

- Introduction to Management (Malaysia)
- Influencing Skill (Singapore)
- Negotiation Skill (Singapore)
- Finance of International Trade (Singapore)
- Corporate Lending Analysis (Singapore)
- Applied Corporate Lending (Singapore)
- Customer Wallet Sizing (Singapore)
- Performance Management for Team Leader (Brunei)
- Singapore Social Security System (Singapore)
- Public Private Partnership (Malaysia)
- Fundamental of Islamic Finance (Malaysia)

SUBJECTS OF PERSONAL INTEREST

- Leadership
- Staff Motivation & Competence
- Corporate Culture & Change Management
- Corporate Governance
- Entrepreneurship

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ATTACHMENT:

SUMMARY OF WORKING EXPERIENCES

1) Retail Banking Officer, HSBC (1993)

Experience Highlights:

- Branch Operations
- Daily Bank Clearing
- Management of ATM Network
- Handling of Cash including supervising teller-float
- Management of main Cash Room including branch float

Report to Manager BSB Operations. Responsible for the day-to-day customer service operations at the BSB Main Branch. Scope of responsibility included handling saving accounts, current accounts, term deposits, safe deposit boxes, ATM operations, daily inter-bank clearing and cash treasury functions. Direct reports were 3 staff-officers with 20 frontline staff.

2) Retail Credit Executive, HSBC (1994-1996)

Experience Highlights:

- Supervision of the daily operations retail financing function, establishment of Policy and Procedure for personal and home financing.
- Oversee the operation of counters dedicated for Government and middle segment customers
- Handling of overdue personal financing, restructuring and revival of non-performing account
- Monitoring of Performance and Risk for Bank Personal Financing Portfolio

Reported directly to Retail Risk Manager. Managed three units namely the Personal Banking Centre, Asset Vantage Centre and Retail Credit Operations at BSB Main Branch. Direct reports include 1 staff-officer and 2 supervisors with 16 frontline staff. Held personal credit approval authority of up to BND40k per application.

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The key task involved reviewing, approving and recommending for approval of all applications for personal credit facilities (personal loan, overdraft, housing loans etc) originating from head-office and all the other branches. Customized financing scheme under my portfolio included Staff Home Ownership program for both Brunei Shell Petroleum and Royal Brunei Airline.

As the back-office function of personal credit, my job as head of credit operations included ensuring that the service standards and turnaround time for personal credit application were always met. The responsibilities also included the monitoring and reviving of overdue personal facilities (from 1 to 4 months) and recommending as well as implementing corrective actions.

As part of management information framework, my task also included the gathering, compilation and analysis of market information including regulatory change, competitor activities as well as the preparation of monthly management report.

Key Performance indicators for the task were the size and quality of both assets and liabilities as well as the profitability of the portfolio, which were closely monitored by Management on both monthly and annual basis.

3) Account Relationship Manager, HSBC (1996-2003)

Experience Highlights:

- Conduct assessment on viability of business and its environment
- Assess commercial and management acumen of business owners/managers
- Monitor exceptional matter in customer account activity
- Provide guidance and advise on banking & finance matters to companies

Reported directly to Manager Corporate Banking. Responsible for a portfolio of up to 120 corporate relationships (each with total facilities of between BND450k and BND5m). My personal Credit Approval Limit was incrementally increased from BND80k to BND500k.

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As the main contact point for those corporate customers under my portfolio, the main task was to ensure that each customer has the necessary banking supports (facilities & services) in order to enable them to carry out their business effectively. The job required me to maintain close working contact with customers as well as to monitor changes in the environment that may affect their businesses and the position of the Bank.

Main roles also included negotiating with customers, assessment of credit application and most importantly tailoring of all corporate facilities to customer credit requirements. In one example, provided support and guidance to one SME in gradually building his business and as a result the banking facilities incrementally grew from B\$20k to B\$250k within two years.

The job also required me to deal with external parties such as lawyers, surveyors as well as officers from various Government Departments. Other roles included monitoring of daily reports, portfolio profitability report and conducting regular review on corporate relationship.

Key Performance indicators for the task were the size and the quality of both the assets and liabilities as well as the profitability of the portfolio, which were monitored by Management on both monthly and annual basis.

4) Senior Relationship Manager, HSBC (2004-2006)

Experience Highlights:

- Packaging or structuring of a combination different financing facilities to support special or one-off requirements
- Spot early warning signs' on potentially problematic account and take corrective actions
- Restructuring or cancellation of financing facilities for extreme cases
- Timely transfer of account to Risk Management for Legal Action

Reported directly to Manager Corporate Banking. Personally, responsible for a portfolio of about 50 corporate relationships (each with total facilities of above BND5m) Hold personal credit approval authority of up to BND850k.

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The tasks and Key Performance indicators are the almost similar to those of Relationship Manager (refer above). However besides managing my own portfolio, additional roles I undertook as a Senior Relationship Manager included providing coaching and guidance to junior Relationship Managers, conducting programs for attachment students as well as conducting talks and presentations to staff, public and students on Commercial Banking products. My job also required me to represent the Corporate Department in both several internal and external meetings.

5) Executive Manager Customer Services, Tabung Amanah Pekerja (TAP) (2006-2008)

Experience Highlights:

- Understand the legal and social requirement of TAP retirement scheme
- Understand how TAP fits into the whole social security agenda
- Preparation of various paper for BOD approval
- Conducted talk on retirement scheme to different stakeholders in various roadshow
- Facilitate the implementation of consultant recommendations for change in work culture

Reported directly to Managing Director of TAP. Responsible in overseeing the operations of four departments (Branch Operations, Net Work Supports, Compliance and Corporate Communication) under the Customer Services Portfolio.

Key projects completed included Review of TAP Act, enhancement of TAP Voluntary Contribution Scheme, streamlining of Withdrawal Process and Procedure, and review of Dividend Treatment Mechanism.

6) Head of Corporate Advisory, BIBD (2008-2011)

Experience Highlights:

- Advise the bank of the relevant banking regulations
- Understand general concept of Islamic Finance
- Understand the bank Credit, Liquidity and Shariah requirements
- Conducted investors roadshow in Brunei for a global Sukuk issuance
- Working as part of the deal team in syndication

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Reported directly to Head of Institutional Banking. Involved in the early establishment of this new business unit. Initially the key activities were confined to providing straight financing solutions as well as in assessing investment opportunity into Private Equity and Sukuk. The activity expanded from merely Participation to Origination in some global Sukuk and Financing. With increased complexity and deal flow, the team gradually grew from two to five.

Key responsibilities included the preparation and submission of the working paper for every project undertaken for presentation to BIBD Credit Committee, Investment Committee, Legal and Compliance, BIBD Shariah Board, BIBD Board of Directors and when required to AMBD Syariah Advisory Board.

The role also required me to ensure that the bank did not breach any banking regulations set by the Regulators. Hence, I was constantly interacting with the relevant teams in AMBD.

7) Head of Public Sector & GLC Department, BIBD (2010-2015)

Experience Highlights:

- Served as the key contact point for bank relationship with all Ministries, Government Departments and Government Linked Companies.
- Nurture the development of Inter-Personal skill of Relationship Managers
- Develop Relationship Management Strategy for BIBD for Public Sector & GLC
- Keep abreast of any change in commercial, economic and political landscape
- Develop useful network with critical individuals within the Public Sector and GLC

Reported directly to Head of Institutional Banking. I was tasked with the responsibility of establishing a totally new department. The key responsibility was to nurture and maintain close working relationship with relevant ministries, departments and GLC with the view of identifying or creating opportunity of providing banking solutions. From the difficulty of securing meeting when we first stated to being constantly consulted for banking advise, it transformed both the way we looked at our government related customers and the way they looked at us.

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Key responsibilities included the providing advise to the bank on key individuals in this segment, monitor the level of influence of these individuals as well as to build our deposit base from government and government related entities.

8) Chief Risk Officer, TAIB (2015 – 2018)

Experience Highlights:

- Oversee and manage all risk arising from banking activities and external factors.
- Oversee the establishment of risk related Policy and Procedure
- Provide advise on risk related matters to the Managing Director and the Board
- Seat on various management committees including Group Investment Committee, Assets and Liabilities, Credit Management Committee, IT Steering and HRM Committee.
- Member of the Bank Transformation team
- Secretary for the Risk Management Committee.

Reported directly to the Managing Director with direct access to the Board. My first task involved the review and enhancement of the standard operating procedure for branch operations. Worked closely with the Managing Director and our Compliance Department in monitoring and fulfilling all regulatory requirements.

Key responsibilities included the monitoring of the risk level undertaken by the bank as well as to conduct risk-reward assessment before embarking on any activities. Ensured the existence of formal mechanism of identifying, monitoring and measuring risk. As a CRO I was also expected to nurture the appropriate culture for effective risk management.

9) General Manager - Admin, PDS Abattoir (July 2019 onward)

Experience Highlights:

- Established a new Human Resource Policy and Employees Handbook
- Reviewed and make recommendations for improvement of Finance Policy and Authority Manual.
- Assessed legal, financial and regulatory obligations for PDS Feedlot Project with the view of ensuring all deliverables will be fulfilled.
- Establish new Marketing function within PDS