

CURRICULUM VITAE

NGUYEN CHANH TRUNG [*Raymond Nguyen*]



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PERSONAL STATEMENT

Graduating with Honors Master Degree in Business Administration (Major in Finance Management) and obtaining a diploma in Modern Banking, I interest in a career path related to finance industry. I am a fast learner and I am eager to learn new things to strive for excellence. In addition, with working experience in international commercial bank, I have great knowledge of finance and banking industry, as well as possessing strong interpersonal skills which enable me to remain highly focused in a demanding environment.

CAREER OBJECTIVE

I'm looking for employment opportunities in financial field, especially banking product, business analyst, finance analyst.

EDUCATION & CERTIFICATIONS

2018- Now	FTMS	CFA (CHARTERED FINANCIAL ANALYST)
2012-2013	Lincoln University , U.S.A	Master of Business Administration with Honor
2008-2009	HCM Banking University	Bachelor of Banking Administration
2004-2008	HCM Open University,	Bachelor of Business Administration with two - year scholarship
2001-2004	Trung Hoc Thuc Hanh High School	High School Graduation Certificate with Distinction

EMPLOYMENT EXPERIENCE

Dec-2018 – Now on

ALLIANZ SE – Project FinOS

Position: Project and Product Manager of Credit Scoring Engine for ALLIANZ SE's Project FinOS

- **Responsibilities:**
 - FinOS is a B2B digital solution include: Lending platform, Credit Engine and Investment Module that help both Lenders (Banks, CFCs) and Merchants to approach customers in different way: faster, safer and digitalization.
 - Design FinOS credit scoring solution and other technology solutions related to the use of data for decision making (e.g., fraud detection, collection, etc.), in forms of SDKs / APIs / micro-services (to be embedded or plugged into online players' existing platforms) and mobile apps (to be used by offline merchants).
 - Work with other FinOS product managers and technical team to integrate the technology solutions responsible as part of other FinOS technology solutions (e.g., lending solution).
 - Work with Allianz's data scientists to incorporate big data, AI and machine learning etc. as part the FinOS technology solutions responsible.
 - All technology solutions are to be designed for potential deployment across Southeast Asia, with local customization where necessary. Prepare technical documentations to be consumed both internally within FinOS as well as externally for future business partners.
 - Work with the Allianz's IT development vendor to implement the above.

Jul-2017 – Dec-2018

VIETNAM INTERNATIONAL BANK (VIBank)

Position: Head of Auto Loan product

- **Achievement:**
 - Auto Loan of VIB become number 1 in Vietnam Market with more than 2,000 billion disbursement per month and become first bank of auto showroom referral list.
 - NPL: 1,8% in Dec 2018
 - Portfolio increases from 8,000 billion VND from July 2018 to 25,000 billion VND in Dec 2018
- **Responsibilities: Control Portfolio up to 25.000 billion VND of Auto loan (Secured Lending product)**
 - Create auto loan product to meet customers need and auto showroom requirement: fast approval, minimize risk.
 - Manage product program
 - Analyze competitors' program

- Create Product framework
- Monitor Product's figures every day to report to Board of Management and adjust some of product features like pricing, fee and product features to make sure the product is profitable.
- Support sale channels when they need advice
- Provide training to sale staffs.
- In charge of creating and managing other loan product like: Discount Deposit, Overdraft

Oct 2014 – Jul 2017

VIETNAM PROSPERITY BANK (VPBANK)

Position: Product Manager (Secured Business Loan)

- **Achievement:**
 - Achieved target of Secured Business Loan in 2015: 105%.
 - 2016: Secured Business Loan is the only product of VPBank increase 200% (2,400 billion VND to 4,700 billion VND) reached 100% target of 2016.
- **Responsibilities:**
 - Main customers: FMCG Business Owner, Business owners at big Market
 - Manage product program: Data analyze to indentify market needs: How many individual business within the country, analyze data of customer's business (FMCG, building material business, whole sale, clothing...) to find out what is customer's majority business (high percentage in whole portfolio) to aim VPBank product toward those customers. Divide customers' data base on their locations: HCM City, Ha Noi City, south western area, middle area ... Extract samples from each area (100 per area) to analyze their business figures: end of quarter financial status, income statement, cash flow of each sample customer to make specific policy for each area.
 - Analyze competitors' figures: their end of period balance, their ranks in market, and their risk figures (NPL, Bad bank...) to find out where is VPBank's standing in the market and how is the VPBank policy in comparison with other banks.
 - Utilize business loan product's financial status: Balance, Net interest income, Net fee income, Risk figures (NPL, Bad bank), TOI, Cost of fund, Fix cost, Variable cost and make PnL table for all the programs like sale contest, customer appreciation program... to make sure the profit of each program is acceptable.
 - Monitor Product's figures every day to report to Board of Management and adjust some of product features like pricing, fee and product features to make sure the product is profitable.

- Support sale channels when they need advice about business loan product.
- Provide business loan product training to sale staffs.
- Join Region meeting to find the difficulties of Region's Market and help them to get the solution to growth up
- Create special program Business loan for Market Stall/Kiosk, Professional Village.
- Create special policy for some Region in Vietnam due to the Market's needs.
- In charge of creating and managing other loan product like: Discount Deposit, Overdraft

April 2012 – September 2014

HSBC (Vietnam)

Position: Premium Banker

- **Achievement:**
 - **Achieve good banking and investment product knowledge.**
 - **Winner: The best performance Employee of the month (3/2013, 2/2014, 3/2014).**
- **Responsibilities:**
 - **Loan:** Home Loan, Car Loan, Credit Card, PIL
 - + Undertake assessment analyst of various types of lending proposals, including credit rating, collateral appraisal, pricing analyst.
 - + Analyze the company' financial health of personal business owner through Financial Statement, Tax Report.
 - + Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.
 - **Investment**
 - + Checking, analyze the financial status of customer to provide suggestion, and the investment products that match with their financial status.
 - + Complete all the analyst task that make sure the customer qualify with the Bank's regulation.
 - Acquire and master all HSBC banking and investment product to provide to customers.
 - Strengthen existing customer relationship as well as establish relationship with potential customers.
 - Meet service performance standards through handling customer enquiries efficiently.
 - Build and maintain customer relationships and assist customers in their selection of various accounts and financial services.
 - Liaising with other staff s/ departments, branches within the bank.

April 2010 – April 2012

TRUSTBank (Vietnam)

Position: *Business Analyst Officer (Product Department)*

- **Achievement:**
 - Meet organizational goals in developing and launching products.
- **Responsibilities:**
 - **Loan Product**
 - + Make an analyst of financial status of cooperation customers to ensure their payment ability.
 - + Provide the report of the payment and disbursement to the board of management.
 - + Complete the P&L about all Loan Products
 - + Providing Training courses to front line department like sale and marketing.
 - **Savings product**
 - + Analyze competitors' exchange rate, profit ratio, P&L of the project for planning and making promotional products of TRUSTBank.
 - + Conduct financial analyst (SQL, SQL Oracle) for planning, reporting and operating product.
 - + Plan and execute the saving products, towards consumers.
 - + Monitoring and making report every day to board of management.
 - + Develop the promotion programs for saving products to maximize deposit balance and generate sales. Manage products for 130 Trustbank's transactions across the country
 - + Provide leadership, training and support to less experienced branch staff members
 - + Work cooperatively with other departments.

Achievements:

- Meet organizational goals in developing and launching products.

2009 – 2010

Lan Anh Company Ltd.,

Position: *Project Executive*

- **Responsibilities:**
 - Manage project's data.
 - Negotiate with potential customers and partners.
 - Implement promotion programs pertaining to seminars, exhibitions, performance, etc.

2007 - 2009

But –Tre Media Company Ltd.,

Position: *Editor*

- **Responsibilities:**
 - Gather information and edit articles
 - Report news from oversea.

2006

Navigos Groups

Position: *Trainee*

- **Responsibilities:**
 - Negotiate with candidates.
 - Prepare interview documents

OTHER COMPETENCES

- **Language Skills:** Good command of English (both verbal and written).
- **Computer skill:** Confident users of Microsoft Office, Visual Web Developer.

REFERENCES

- 1. Name:** NGUYEN THI TUYET HA
Company: VIB
Position: Deputy head of Retail Banking
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- 2. Name:** TRAN DOAN HONG THACH
Position: Secured Product Team Director (VPBank)
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- 3. Name:** NGUYEN HOANG THAI HAN
Position: HSBC Branch Manager (HSBC)
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4. Name: **LAM KIM BINH**
Position: Product Development Manager (TRUSTBank)
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