

Ammar Iskandar Bin Nor Hisham

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KEY ACHIEVEMENTS

RM1.7B+ Managed Pipeline: Delivered **RM1.2B** of value, across SME Fintech & Islamic Banking products, while currently managing a **RM500M strategic initiative** for Branch Transformation (Queue Management System (QMS) Revamp).

Performance Leader: Exceeded all 2025/2026 financial and strategic targets by 50-212%: For SME Instant Apply, achieved **RM721M pipeline value** (160% of target) and **1,061 New-to-Bank customer acquisitions** (212% of target).

Award-Winning Innovation: Awarded the **People's Choice Award**, voted by 40,000+ employees and the Group CEO, for the end-to-end delivery of Malaysia's first automated Shariah-compliant Faraid calculator.

Operational Efficiency: Led technical migration from RPA-based solution to an API-based solution for internal tool (ACE Platform) that reduced critical banking submission times by **99.98% (1.5 days to 22 seconds)**, enabling same-day loan processing for Relationship Managers.

EXPERIENCE

CIMB Bank Berhad

Kuala Lumpur, Malaysia

Product Manager (Innovation Center)

04/26 – 09/26

- **Strategic Branch Transformation (QMS):** Spearheading the revamp of the Queue Management System to address **customer needs** and a 60%+ branch confusion rate. Projected to contribute **RM500M** toward CIMB's RM2B Forward30 cost reduction target via self-service optimization.
- **Legacy Planning Innovation (Faraid360):** Defined the product vision and launched Malaysia's first integrated Faraid calculator. Acted in a triple-role capacity (PO, PM, QA Lead) to build the solution with a 100% internal team, saving significant vendor procurement costs.
- **Shariah Compliance Automation:** Managed the automation of 55 complex Shariah scenarios through validation workshops with Majlis Agama Islam Selangor (MAIS), ensuring unprecedented regulatory assurance.
- **Agile Leadership:** Managed two high-priority projects simultaneously, leading 6-8 person cross-functional teams through sprint planning, backlog grooming, and comprehensive UAT/BVT cycles.

Associate Product Owner (Transforming Customer Journey, TCJ)

04/24 – 03/26

- **SME Instant Apply:** Unified three disconnected lending platforms into a single digital entry point. Resulted in **1,568 applications (157% of target)** and a 15.3% conversion rate (surpassing the 10% industry benchmark).
- **ACE Platform API Migration:** Eliminated operational bottlenecks by migrating legacy RPA workflows to a modern API architecture. Utilized a detail-oriented approach to master 300+ field mappings across the Business Credit System (BCS) to facilitate instant data flow.
- **GTM & Strategy:** Owned the end-to-end product lifecycle for commercial banking tools, facilitating stakeholder alignment across Credit Risk, Legal, and Compliance to ensure seamless product rollouts.
- **Financial Analysis:** Projected full project payback by January 2028 based on current disbursement trends (RM5.58M disbursed at 107% of target).

Associate (The Complete Banker Graduate Program)

10/22 – 04/24

- **Debt Capital Markets:** Performed rigorous credit analysis on public listed companies and prepared rating proposals for bond issuance pitching and client identification.
- **Digital Banking & QA:** Translated market research and user feedback into functional user stories for the CIMB Clicks web platform. Led SIT and UAT testing phases to ensure defect-free deployments.
- **Risk Monitoring:** Managed daily monitoring of Bursa Malaysia for adverse findings and analyzed collateral risk for margin calls within the Private Banking portfolio.

CIMB Philippines

Manila, Philippines

Transformation Manager (Regional Rotation)

09/24 – 12/24

- **Governance Framework:** Enhanced the bank-wide project prioritization framework to streamline demand governance and resource allocation across Philippines operations.
- **Process Re-engineering:** Automated the dispute and recovery workflow for unposted transactions, reducing manual intervention and improving customer resolution turnaround time.
- **Low-Code Prototyping:** Spearheaded the discovery and rapid prototyping phase for a Mobile Dashboard Rework, utilizing low-code methodologies to accelerate the development lifecycle.

BAC Renewable Energy & Kumpulan Agresif

Kuala Lumpur, Malaysia

Summer Intern

07/18 & 07/19

- **Project Evaluation:** Shadowed directors on renewable energy project evaluations and supported the consolidation of technical reports and organizational documentation.
- **Logistics & Ops:** Coordinated timely deliveries with the logistics team and managed administrative tasks for office-wide organizational improvements.

EDUCATION

University of Manchester

Manchester, UK

Bachelor in Mechanical Engineering (First Class Honours)

09/19 – 07/22

- **Academic Performance:** First Class Honours (75% Weighted Average). Ranked in top tier for Fluid Mechanics 2 (90%) and Manufacturing Engineering 2 (90%).
- **Final Year Project:** "Real-Time Low-Order Model of a Rotary-Wing Aircraft" (Awarded 72/100).
- **Leadership:** Head of Novice Training at the Debating Union; Project Leader for Engineering Volunteering & Outreach Society.

Kolej Yayasan UEM (A-Levels) & Malay College Kuala Kangsar (SPM)

Malaysia

A-Levels: **AABa** | SPM: **8A+ 1A**

01/12 – 07/19

- **Leadership:** Vice Captain of KYUEM Volleyball Club; Vice Captain of MCKK Debating Club; Secretary & Head Programmer of MCKK Robotics Club.
- **Achievements:** 2016 SPM Best Student; 2016 Piala Perdana Menteri English Debating Champion; 2015 Malaysia National Debating Champion & Best Speaker.

HONOURS & AWARDS

The Stellify Award 2022 | University of Manchester

06/22

- Highest extra-curricular accolade for leadership, social responsibility, and academic excellence.

CIMB ASEAN Scholarship 2020 | CIMB Group

09/20

- Selected from thousands of applicants across ASEAN for a full scholarship based on leadership potential.

SKILLS & COMPETENCIES

Core Product: Strategy & Roadmapping (0-1), Prioritization, Figma, CSAT Optimization (4.71/5.0), Funnel Analysis, A/B Testing, Business Case Modeling, Stakeholder Management, Agile/Scrum Execution.

Technical: API Architecture, Full-Stack (.NET, ReactJS, C#, ASP.NET MVC), SQL Server, Python, Power BI, Adobe Analytics, Mixpanel, Unity Game Development, Git, Postman, Vertex AI.

Languages: Malay (Native), English (TOEFL: 115/120), **Japanese (JLPT N5, targeting N3)**, French (DELTA A2).

Tools: Jira, Confluence, Figma, Adobe Target, Google Analytics, Power Automate, Matlab, RUMINATE, VS Code.