

**Contact Address:**

Apartment Menteng Square TC 20/25

Jl Matraman No 30 E Jakarta

Phone : +62 8122040607

E-mail : rickymuchtar@gmail.com

# Ricky Maulana Muchtar



I graduated from Telecommunication and Informatics Business Management in Telkom University (formerly known as Sekolah Tinggi Manajemen Bisnis Telkom / STMB) with GPA 3.22 (scale 4.00) and my post graduate is from School of Business Management ITB (Bandung Institute of Technology) taking MBA (Master of Business Administration) Program with GPA 3.78 (scale 4.00).

As you will see from my enclosed CV, I have extensive experience of working as a Corporate Credit Analyst in one of biggest Bank In Indonesia called PT Bank Negara Indonesia (BNI) for about 4 (four) years. Working in core business of

banking as a Corporate Credit Analyst who handles Corporate Clients/Debtors (range from 250 billions loans – Legal Lending Limit) has been enhancing my analytical skills. Presenting credit risk analysis in front of BOD and BOC as one of the Credit Committee process has enhanced my communication & presentation skills. Moreover, I learn how to be good at interpersonal and teamwork skills that enable me to communicate and cooperate with people from different backgrounds and also with clients. To improve my organizational and leadership skills, I always involved in organizational and social activities.

In March 2013, I improved my knowledge and work experience in Worldwide Bank based in Japan called Bank Mizuho Indonesia as a Corporate Credit Risk Reviewer. Being able to speak and write in English is a must in a global bank such as Mizuho Bank. Moreover, My ability to understand and speak japanese help me to learn and adapt in new environment especially working in dynamic, discipline and high pressure environment. For your reference, my TOEIC score is 845 and I have passed Noryokushiken (JLPT) level 4.

I would be delighted to attend an interview and would be happy to discuss how we may benefit each other. I do believe my educational background, skills and experiences would be beneficial to your company. My telephone number, whilst being on my CV is 08122040607. Herewith I enclose my CV, Academic Transcripts and Certificates that might useful for your consideration.

## PERSONAL DETAIL

Place of Birth	: Bandung
Date of Birth	: November 24, 1984
Gender	: Male
Marital Status	: Married with 1 daughter
Nationality & Citizenship	: Indonesia & Indonesian

## EDUCATIONAL BACKGROUND

---

### FORMAL

<b>Master Degree</b>	<b>Bandung Institute of Technology</b> School of Business and Management Major: Master of Business Administration Specialization: Strategic Marketing <b>GPA: 3.78 (out of 4.00) – Cum Laude</b> Curriculums Included: Financial and Managerial Accounting, Marketing Management, Corporate and Business Strategy, Strategic Marketing, Consumer Behavior, Market Research, Business Ethics and Social Responsibility and Project Management <b>Thesis Title:</b> Program Development of simPATIzone Community to Increase Customer Loyalty on PrePaid simPATI – PT. Telkomsel	2007 - 2009
<b>Bachelor Degree</b>	<b>Telkom Institute of Management (IMT) *</b> Major: Management of Telecommunication and Informatics Business <b>GPA: 3.22 (out of 4.00)</b> Curriculums Included: E-Commerce, Entrepreneurship, Good Corporate Governance, Business Communication and Public Relation, Marketing Management, HR Management, Strategic Management, Operation Management, Quality Management, Services Marketing, Research Method, Consumer Behavior, etc. <b>Final Project Title:</b> Analysis of <i>Telkom Speedy's</i> important factors of promotion as a way to attract customers to subscribe <i>Telkom Speedy</i> in Bandung year 2006. <i>* Formerly known as Graduate School Management and Business Telkom (STMB)</i>	2002 - 2007

### NON-FORMAL

<b>Neuro Linguistic Programming</b> Licensed Practitioner of NLP by Society of NLP, signed by Dr Richard Bandler	2011
<b>Certified Hypnotist (CH) &amp; Certified Hypnotherapist (CHt)</b> By The Indonesian Board of Hypnotherapy	2010

## WORK EXPERIENCE

<b>PT Bank CIMB Niaga Tbk</b>	<b>Senior Manager Corporate Credit Reviewer</b> Responsible for <ul style="list-style-type: none"><li>Analyze Credit Proposal from Business Unit.</li><li>Assist Business Unit in building the basic credit structure including, the type of financing, certain terms and conditions, covenants, and collaterals.</li><li>Ensure the loan is complying with policies, procedures, and terms &amp; conditions.</li><li>Evaluating Credit aspect from Risk and "How to mitigate them".</li><li>Give recommendation on credit proposals and prepare it to the committee up to BOD and BOC.</li></ul>	May 2014 - Present
<b>PT Bank Mizuho Indonesia</b>	<b>Corporate Credit Risk Reviewer</b> Responsible for: <ul style="list-style-type: none"><li>Conduct credit rating review and send approved credit rating review to Head Office (HO) in Tokyo and register the HO approval on the rating.</li><li>Conduct special review check list for debtors under special attention.</li><li>Review credit application/proposal from marketing department and give the recommendation to Board of Directors (BOD) in Credit Committee Meeting.</li><li>Perform Industrial Report.</li><li>Perform verification in order to be able to analyze and mitigate debtors</li></ul>	March 2013 – May 2014
<b>PT Bank Negara Indonesia (Persero) Tbk</b>	<b>Corporate Credit Analyst</b> Responsible for: <ul style="list-style-type: none"><li>Manage the credit risk associated with the portfolio and ensuring high quality of the portfolio.</li><li>Interact with the client, gather deal requirements, financial statements and other inputs for performing quality analysis and due diligence.</li><li>Perform verification in order to be able to analyze and mitigate Corporate Client/future business risk in accordance with relationship department proposal.</li><li>Pairing with the RM from the origination &amp; play a vital role in deal structuring to add good value from a credit/policy perspective.</li><li>Handling client (debtor) range from Rp 250 billion - 5 Trillion loan.</li><li>To collect information about competitor, player in the same industry with client/future clients from several sources.</li><li>Performing Industry Analysis.</li><li>To manage and perform Credit Risk Analysis activity.</li></ul>	May 2011 – March 2013

**PT Bank Negara  
Indonesia (Persero)  
Tbk**

**Member of BNI Reformation 1.0  
as Credit Model Team**

Responsible for:

- Creating credit policy and implementation guidelines for Credit Model.
- Preparing piloting in Jabodetabek area for Business Banking Corporation, Middle, and Small segment.
- Cooperate with other project (Division, Unit, Team and Region) to collect data, analyze, interview, discuss and preparation for piloting/roll out Credit Model all over Indonesia.

September 2010  
– May 2011

**PT Bank Negara  
Indonesia (Persero)  
Tbk**

**Commercial Credit Analyst**

Responsible for:

- To collect data and perform verification in order to be able to analyze and mitigate Commercial/Middle Client/future business risk in accordance with relationship department proposal.
- Handling client (debtor) range from Rp 10 billion – 250- billion loan.
- To collect information about competitor, player in the same industry with client/future clients from several sources.
- Performing Industry Analysis.
- To manage and perform Credit Risk Analysis activity.
- To perform Credit monitoring of existing Clients.
- Industry: Trade, Steel, Telecommunication, Etc.

Juli 2010 -  
September 2010

**PT Bank Negara  
Indonesia (Persero)  
Tbk**

**Officer Development Program of  
Credit Analyst**

Responsible for:

- Learning general banking (Credit, Consumer, International, Treasury)
- Job training in Credit; create Credit Application Package by collecting and analyzing information into a credit proposal.
- Job training in Consumer; promote funding marketing strategy to customer.
- Job training in International; International Banking, promoting remittance, send and receive money from/to outside Indonesia.
- Job training in Treasury; Global Market (Forex market, Money Market, Capital Market, Sales) and Treasury (Banking Management, Liquidity, Bank Notes).

December 2009 -  
Juli 2010

## ORGANIZATIONAL EXPERIENCES

<b>Member</b>	IMA JABAR (Indonesian Marketing Association) – a member of World Marketing Association (WMA) and Asia Pacific Marketing Association (APMF)	2007-present
<b>Secretary</b>	Institut Karate-Do Nasional (INKANAS) in West Java Province	2005-2008 2008-2011
<b>Secretary</b>	National Karate Event of INKANAS 2007	2007
<b>Committee</b>	National Tournament Karate of KASAD CUP IX (Kepala Staf Angkatan Darat)	2008
<b>Committee</b>	“Pekan Olahraga Nasional” (National Sport Olympic) in Karate Division – Kalimantan Timur	2008
<b>Committee</b>	National Gashuku, DAN Exam Karate & National Tournament of INKANAS	2007
<b>Leader</b>	Debate Team on MBA-ITB School of Business Management (Our team win <b>Best Debate</b> Team and as an individual win <b>Best Debater</b> )	2008
<b>Chief</b>	Bandung Congress of INKANAS (Institute Karate-Do Nasional)	2007
<b>Leader</b>	Outbound Program COOP TELKOM	2006
<b>Vice President I</b>	HIMA-MBTI (Himpunan Mahasiswa Manajemen Bisnis Telekomunikasi dan Informatika)	2004-2005
<b>Field Commander</b>	OKM (Orientasi Kegiatan Mahasiswa) IMT Telkom (Telkom Management of Institute) which formerly known as STMB (Sekolah Tinggi Manajemen Bisnis Telkom)	2004
<b>Group Coach Commander</b>	OKM (Orientasi Kegiatan Mahasiswa) IMT Telkom (Telkom Management of Institute) which formerly known as STMB (Sekolah Tinggi Manajemen Bisnis Telkom)	2003

## CERTIFICATION / TRAINING / SEMINAR / COURSES

<b>Seminar</b>	<b>“Asia Pacific Marketing Lesson Seminar”</b> Marketing Places Around The World Seminar by Indonesian Marketing Association on November 2006. Speaker: Hermawan Kertajaya (President of World Marketing Association) Hooi Den Huan Ph.D (General Secretary of Asia Pacific Marketing Federation & Director of Nanyang Technological University)	2006
<b>Training</b>	<b>“Marketing &amp; Sales Skills”</b> MarkPlus Institute of Marketing	2010
<b>Training</b>	<b>“Stephen R Covey’s 7<sup>th</sup> Habit of Highly Effective People”</b>	2010
<b>Training Certification</b>	<b>&amp; “Officer Development Program for Master Graduate” (Credit Risk Analysis, Consumer Banking, International Banking, Treasury &amp; Global Market)</b> PT Bank Negara Indonesia, Tbk (Persero)	2009 - 2010
<b>Training</b>	<b>“Oil &amp; Gas Industry”</b> By PT Bank Negara Indonesia, Tbk & BP MIGAS	2012
<b>Training</b>	<b>“8<sup>th</sup> Professional Work Ethos”</b>	2013
<b>Certification</b>	<b>“BSMR Level I” &amp; “BSMR Level II”</b> By Badan Sertifikasi Manajemen Risiko	2013 & 2014
<b>Training</b>	<b>“Financial Risk Manager”</b> By Binus Business School	2013

## REWARDS & AWARDS

<b>Best Team Debater</b>	Academic Debate of SBM ITB (School of Business and Management of Bandung Institute of Technology)	2010
<b>Best Debater</b>	Academic Debate of SBM ITB (School of Business and Management of Bandung Institute of Technology)	2010
<b>Rank 1</b>	Officer Development Program of BNI (Bank Negara Indonesia) on <b>Consumer</b> Class	March 2010

## SKILLS

- **PERSONAL TRAITS**

- Very easy going person with ability working under pressure
- Able to work both individually and team
- Positive thinking and hard worker
- Good communicating skills

- **MANAGING**

- Systemic approach person
- Up-bottom strategic initiatives for organization's objectives
- Coaching as a leader tools to develop team

- **LANGUAGE SKILL**

Language	Reading	Listening	Speaking
Bahasa	Excellent	Excellent	Excellent
English	Excellent	Good	Very Good
Japanese	Good	Good	Good
Mandarin	Beginner	Beginner	Beginner

- **COMPUTER SKILL**

Operating System : Microsoft Windows 95/98/ME/2000/XP/Vista/7/8& Mac OS X Leopard Snow

Operating Applications : Microsoft Office for Windows & Microsoft Visio,

Graphical Design Tools : CorelDraw, Adobe Photoshop

Other Application : Xelsius Dashboard

Typing Skill : 238 cpm (Character per minute)

Fast learner at any Computer Software and Hardware

## INTEREST / HOBBIES

- Reading various kind of books
- Computing, IT, Gadgets, etc
- Sports, Gym, Jogging, Martial arts.
- Travelling
- Magic, Mentalism and Entertainment.
- Enjoying music and creative artwork, and also
- Willingness to learn new things.