



UTM
UNIVERSITI TEKNOLOGI MALAYSIA

SCHOOL OF COMPUTING
Faculty of Engineering

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Industrial Visit Report

“Commerce International Merchant Bankers (CIMB) “

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Contents

Introduction.....	3
Details of Journey	4
Detail Descriptions.....	5
Organization Structure	5
Services	5
Achievement	6
Graduate opportunities.....	7
IT Infrastructure in CIMB	8
Reflection	9
Conclusion	10
Reference	10

Introduction

CIMB is an abbreviation for Commerce International Merchant Bankers. CIMB Group is a universal bank headquartered in Kuala Lumpur and high development financial aspects in ASEAN is work by CIMB bank. CIMB is a shortened shape a name of Commerce International Merchant Bankers. CIMB bank is one of the greater venture banks, the broad Islamic bank on the planet and the significant Asia Pacific(ex-Japan) based investment bank. CIMB bunch likewise working under a few substances, for example, CIMB Bank, CIMB Islamic, CIMB venture bank, CIMB Niaga, CIMB Thai and furthermore CIMB Securities International. The principle exercises of the whole business are purchaser managing an account, corporate saving money, involving venture saving money and Wholesale saving money. Gathering key and Strategic speculation and Treasury and Market is focus advertise between Malaysia, Singapore, Indonesia, and Thailand. CIMB Islamic control with these organizations.

As the main five noteworthy keeping money gather in ASEAN, around 37,000 representatives are work with CIMB gathering and it separate in 15 nation crosswise over ASEAN and major global financial centres, as well as countries in which its customer have significant business and investment dealings. Vital Financial gathering, Bank of Tokyo-Mitsubishi UFJ, Standard Bank, and Daewoo Securities are the association that supply merchandise and administration to CIMB gatherings. Market-driving regular and Islamic money related guidance is supplement by CIMB speculation bank for a custom-made conveyance of saving money answer for our client. CIMB have organized.



Figure 1: The CIMB Group Corporate Snapshot

Details of Journey

On 26th Oct 2018, the CIMB bank have invite all the student of data engineering and some of the student of software engineering to visit the building of CIMB. At the beginning of this visit, all the students are gathered at the ground floor of the building and then we get the permission of staff then all the student go to floor 17 to visit the IT infrastructure of CIMB and how the was the working environment at there.



Figure 2: The reception area at the ground floor of CIMB

After finish visit the floor 17, all the students are instructed to go to floor 15 of the building to listen a talk given by the CIMB group. One of the speakers of the CIMB, Ahmad Affzan Bin Mokhtar Anuar, the Director of Head of Production Support and Head of MY IT Infrastructure told us about the how to join the CIMB group in the future and what is the detail about the program offer by the CIMB group. As you are interested in the program, the CIMB group will allow the students had them graduate opportunities in the program. He also told us about the achievement of CIMB and what was the vision and mission of CIMB.



Figure 3: The speaker, Ahmad Affzan Bin Mokhtar Anuar introduce himself

Detail Descriptions

Organization Structure

CIMB Group was a regional universal bank with ASEAN as its core market. The group is headquartered in Kuala Lumpur, Malaysia. It has 1,080 branches across eight out of the 10 ASEAN nations. Its wholesale division encompasses its indigenous investment bank in ASEAN plus corporate banking, treasury and markets, and group strategy and strategic investments.

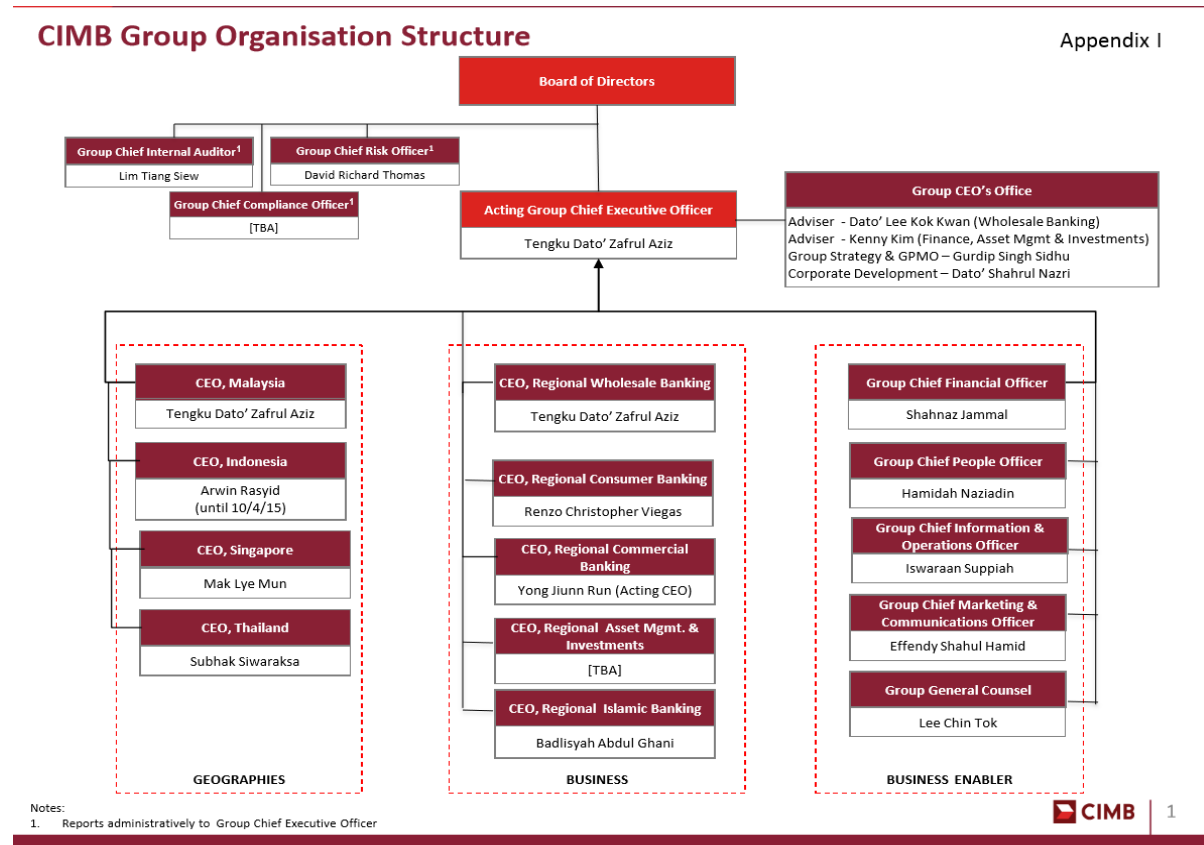


Figure 4: The Organization Structure of the CIMB Group

Services

In the modern world, CIMB banks offer the variety of services to attract customers. However, some basic modern services offered by the banks are discussed below.

This is the services that provide by CIMB bank:

1. Advancing of Loans.
2. Overdraft.
3. Discounting of Bills of Exchange.
4. Check/Cheque Payment
5. Collection and Payment of Credit Instruments
6. Foreign Currency Exchange.
7. Consultancy.
8. Bank Guarantee.
9. Remittance of Funds.
10. Credit cards.
11. ATMs Services.
12. Debit cards.
13. Home banking.
14. Online banking.
15. Mobile Banking.
16. Accepting Deposit.
17. Priority banking.
18. Private banking.

Achievement

CIMB had won so many awards every year, and this is awards on 2018 that just passed few months ago.

During Alpha Southeast Asia 12th Annual Best Financial Institution Awards 2018, CIMB Malaysia had awarded as the Best equity House, Best Islamic Finance retail bank, best Islamic finance commercial bank and Best Sukuk & Islamic Finance Investment bank. During Asia money Best Bank Awards 2018, CIMB Malaysia had won award the Best Corporate and Investment Bank and Best bank for SMEs.

Also CIMB had awarded as the Most Innovative Investment Bank for Islamic Finance by The Banker Investment Banking Awards 2018. CIPS Supply awards 2018 Asia had awarded CIMB as the Overall Winner – CIPS Procurement and Supply Team of the Year and Best Process Improvement initiative.

The asset Triple A Islamic Finance Awards 2018 had awarded CIMB Malaysia as The Best Islamic Investment Bank. CIMB also awarded as Best Quasi-Sovereign Sukuk, Best Government-Guaranteed Sukuk, Best Corporate Hybrid Sukuk, and Best Retail Sukuk.



Figure 5: CIMB Enrich World Elite™ MasterCard® is available at all CIMB Bank branches

Graduate opportunities

The CIMB group provide a graduate program for the students. The program was divide into two part for those students who need it, it's for the undergraduate and graduate.




Under Graduates	Graduates	
Internship	The Complete Banker	CIMB FUSION
 <ul style="list-style-type: none"> • Yr 1, 2 or penultimate year all degree backgrounds • Able to intern for 2-6 months • Strong academic results - minimum CGPA of 3.0 • Active in extracurricular activities 	 <ul style="list-style-type: none"> • Strong academic results from various fields • Active in extracurricular activities including sports • Strong desire to learn and succeed • Energetic and versatile • Good interpersonal skills • Able to work independently 	 <ul style="list-style-type: none"> • Strong academic results from various fields (based on stream) • Active in extracurricular activities including sports • Strong desire to learn and succeed • Energetic and versatile • Good interpersonal skills • Able to work independently

Figure 6: The Programme for Undergraduate and Graduate.



Figure 7: The Internship Programme of CIMB

IT Infrastructure in CIMB

The IT infrastructure was divided in 6 group which called Group IT.

Group IT	About
Applications	The application of CIMB was function as a business aligned setup such as develop, manage and maintain business applications.
Infrastructure	The infrastructure was split by Technology Domain, it operates and manage IT infrastructure which includes the hardware, software and IT environment.
Service Management	The service management have 4 type of management which is <ol style="list-style-type: none">1. Incident and Problem Management2. Change Management3. Helpdesk4. Capacity Management
IT Security	The IT security of CIMB have 5 type of security system which is <ol style="list-style-type: none">1. Parameter security2. IT Policy Management and Enforcement3. Vulnerability Assessments and Penetration Testing4. Security Operation Control (SOC)5. Cyber Security
Risk and Compliance	There are 4 type of risk and compliance <ol style="list-style-type: none">1. Regulatory and Standards Compliance2. Audit management3. Ongoing Risk Assessment4. IT Risk Managements
Financial and Administration	The group operates under several entities, which include CIMB Investment Bank, CIMB Bank, CIMB Islamic, CIMB Niaga, CIMB Securities International and CIMB Thai. The group's business activities are primarily in the areas of Consumer Banking, Wholesale Banking, comprising Investment Banking and Corporate Banking, Treasury & Markets, and Group Strategy & Strategic Investments, with its core markets being Malaysia, Indonesia, Singapore and Thailand. CIMB Islamic operates in parallel with these businesses, in line with the group's dual banking model.

Reflection

After joining the industrial visit about the CIMB, we have known more about what really a company needed for the career of IT students. The course that I have choose was data engineer. As a student of Computer Science, we should know more about the information in multiple region especially in the financial field if we want to join the CIMB group. The qualified data engineer should have the role which is develops, constructs, test and maintains architectures such as databases and large-scale processing systems. The data engineer should also have the mindset for all-purpose everyman. We also need to master the programming language such as C++, Java, Python and also the skill of data modelling, data APIs etc.

This industrial visit gave a big impact on my goal about my study. During this visit, I have saw that all the staff in the CIMB was have the positive spirit when doing their job and the staff in there each performs their role very well. This visit allows me to understand to become a worker of a big company was not easy. I can figure out on how I can get job with the course that I take. I hope I can contribute my skills in computer at any company such as CIMB so all the systems in the company can work well and ease all the users and community. A part from that, my goal is to develop a system that can solved the problems of the users and can be used by all community.

The improvement or plan that necessary for me to improve me potential in the industry was to be more active involving myself in the social activities because a good data engineer should be good in every region. Hard skill and soft skill are also important so we should not only expert in IT region. Other than that, I have to improve myself in the way I studying which is I have to study with someone who expert in Science Computer. I can learn from them the part that I do not understand.

As there was a program offer by CIMB, I am interested to join this program because I can learn a lot of new knowledge and this is useful of my life. From this program, I can accumulate new skills during my intern in fourth year. I can gain a new experience as a workers and can interact with stuffs and clients. This can help myself from being awkward all the time and more exposed to the real life of working. The pros joining this programme also include the benefit of getting a job at CIMB after graduate in degree if and only if you perform during internship programme. This actually help the students a lot as they no need to search other company. The program offers is benefit to the participator and we will have chance to involve ourselves to become a part of the CIMB as it will give the worker a higher income compares with other company.

Conclusion

In a nutshell, we have learnt more about the CIMB group by joining this industrial visit. The CIMB group have told us a lot of information about the CIMB about how its function and the students can know what is the procedure to become a worker of CIMB in the IT region. We have known about what is the program offer by the CIMB for the students which is undergraduate and we are given chance to join this program as we are interested. This allow us to get multiple choice about what is our aim for our future career.

Reference

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