



RICARDO MARIA PANDEY

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WORK EXPERIENCES

Independent Commissioner

PT Argo Pantes Tbk., Jakarta, June 2024 – present

Job Description

1. Supervision of Management
 - a. Monitor and evaluate the performance of the Board of Directors (BOD).
 - b. Ensure that management acts in the best interest of shareholders and stakeholders.
 - c. Review company policies, risk management, and internal controls.
2. Ensuring Good Corporate Governance (GCG)
 - a. Promote transparency, accountability, responsibility, independence, and fairness in company operations.
 - b. Ensure compliance with OJK, IDX (Indonesia Stock Exchange), and other regulatory requirements.
3. Acting as an Independent Advisor
 - a. Provide independent opinions on strategic business decisions.
 - b. Prevent conflicts of interest and ensure fair treatment of minority shareholders.
4. Reviewing & Approving Company Policies
 - a. Evaluate financial reports, investment plans, and major corporate actions (e.g., mergers, acquisitions).
 - b. Ensure company policies align with ethical and legal standards.
5. Protecting Minority Shareholders
 - a. Prevent unfair treatment or decisions that may harm minority investors.
 - b. Serve as an intermediary between shareholders and management.

MIS & Business Support Dept. Head (*Report to Business EVP*)

PT Bank JTrust Indonesia Tbk., Jakarta, October 2019 – March 2024

Job Description

Supporting function for Commercial, SME, Consumer & Business Linkage:

1. Assisting all Division Heads in the Business Directorate to achieve business targets by providing support for the implementation of business strategies, implementing work programs and business activities, so that it can help business development to be able to achieve target of revenue and profit provided by management.
2. Coordinating MIS Team to provide KPI tracking daily data of funding & lending portfolio, including their current achievements against month to date & year to date target / budget.
3. Coordinating Support Team to assist all Relationship Managers & Business Managers in daily transactions & to conduct supporting credit processes in accordance with the principle of prudence by referring to Bank Credit Policies so as to reduce the incidence of credit risk.
4. Monitoring debtors' credit collectability and to assist the management of the credit portfolio.
5. Doing work coordination with other related divisions, including internal and external audit, according to the organizational structure of the Bank, by providing their requested data inquiries.

Business Strategy & Support Dept. Head (*Report to Business Managing Director*)

PT Bank JTrust Indonesia Tbk., Jakarta, December 2017–October 2019

Job Description

Supporting function for Commercial, SME, Consumer, Funding & Business Linkage:

1. Assisting all Division Heads in the Business Directorate to achieve business targets by providing support for the implementation of business strategies, implementing work programs and business activities, so that it can help business development to be able to achieve target of revenue and profit provided by management.
2. Running work programs that are outlined in the annual Bank Business Plan to achieve the set business targets.
3. Proposing KPI Target Sales Performance Management
4. Coordinating MIS Team to provide KPI tracking daily data of funding & lending portfolio, including their current achievements against month to date & year to date target / budget.
5. Coordinating Support Team to assist all Relationship Managers & Business Managers in daily transactions & to conduct supporting credit processes in accordance with the principle of prudence by referring to Bank Credit Policies so as to reduce the incidence of credit risk.
6. Monitoring debtors' credit collectability and to assist the management of the credit portfolio.

7. Doing work coordination with other related divisions, including internal and external audit, according to the organizational structure of the Bank, by providing their requested data inquiries.

Retail Banking SME Product Head (*Report to Head of SME Business*)

PT Bank CTBC Indonesia, Jakarta, May 2014–December 2017

Job Description

1. Design and propose business planning and strategy for RB SME Business, including business objective, sales strategy and marketing strategy
2. Supporting the preparation of yearly budget of balance sheet and income statement of SME Business
3. Prepare and Review periodically RB SME Policy, Procedure and Working Manual together with Credit Risk & Credit Control Teams
4. Prepare and monitoring Working Manual for RB SME Business, ensure the work process in accordance with the procedures
5. Ensure the IT system supports for RB SME process
6. Doing work coordination on all Business Units (BU) as well as coordination with other units, including internal and external audit, according to the organizational structure of the Bank in order to create good working synergy and direction.
7. Formulate and determine the product, sales and marketing strategy of the RB SME products in its efforts to reach the revenue target and volume of RB SME which have been agreed, in the form:
 - a. Monitoring business volume & revenue achievement for RB SME Business
 - b. Determine the market segmentation and target market
 - c. Ensuring all policy are complied with Bank Indonesia's regulations, internal regulations, and taking into account all aspects including credit risk, market risk, operation risk, etc and make suggestions for changes in policies, manuals and procedures of RB SME Business
 - d. Propose interest rate to ALCO Committee to ensure CTBCI have competitive rate compare to competitor
 - e. Monitoring market competitor, for example: interest rate, competitor marketing program
 - f. Propose marketing program to support sales team & determine and define the contest program in cooperation with Sales Head.
 - g. Building good relationships with partners both internal and external.

AVP - Small & Medium Enterprise Banking Product & Process Development *(Report to Department Head)*

PT Bank ICBC Indonesia, Jakarta, September 2012– May 2014

Job Description

1. Develop processes and to ensure a proper platform is put in place for the launch of new product initiatives in order to grow the Bank's share of wallet of the desired SME customer segments and to achieve the Bank's targets on earnings and customer satisfaction;
2. Continuously review and revamp existing processes, platforms and infrastructure owned by SME Banking during program renewals or as and when required to enhance the overall competitiveness in the market and to comply with the regulatory requirements;
3. To work and align with various stakeholders involved in the end-to-end SME Banking owned processes and platforms;
4. Own and manage the service level metrics agreed with different stakeholders in the process/ platform design for the purpose of achieving reasonable turnaround time levels that meet with our customers' expectations.
5. Responsible for defining, analyzing and re-engineering key business processes and procedures for SME Banking in line with customer and frontline feedback;
6. Support the establishment of new processes in connection with new product launch;
7. Ensure that the process and platform designs must comply with local and group compliance and regulatory standards;
8. To drive effective and efficient cross departments and channels to ensure that processes are integrated across the business and adopted correctly;
9. Initiate, prepare and train functional work groups to ensure that they are competent with the business process flows, placing focus on quality customer service, control and cost containment;
10. Establish service level agreements, turnaround time, productivity and accuracy measures and ensure robust performance tracking and communication of benefits and results with supporting departments;
11. Build the culture and capability to support continuous process improvement within the business;
12. Communicate all new processes across the business effectively through different channels;

Emerging Business Product & Development Manager

(Report to Division Head)

PT Bank OCBC NISP Tbk, Jakarta, January 2010–September 2012

Achievements (as part of OCBC NISP Emerging Business Core Team):

		2009	2010	2011
1	Approval Rate	62%	69%	79%
2	EmB Model	Applied in 4 Metros	Applied in 4 Metros plus Semarang, Makassar, and Batam	Commenced nationwide rollout of EmB to 33 cities in May '11
3	Loan Application's Turnaround Time	1 to 2 weeks	2 to 3 days	maintained at 2 to 3 days
4	New Loans (avg. o/s monthly bal.)	IDR 83 bio p.m.	IDR 131 bio p.m. (58% growth)	IDR 245 bio p.m. (87% growth)
5	Facility Structure	Mainly OD Line (36% Term Loan)	Gradual increase in Term Loan to 38%	Term Loan composition went up to 42% of total o/s loans
6	Banc-assurance x-sell Income	IDR1.4bio	IDR 1.7 bio (21% growth)	IDR 2.1 Bio (24% growth)
7	Fraud Prevention	No specific Fraud Prevention mechanism	Random Checks, Picture Taking	Dedicated Fraud Prevention Unit
8	Sales & Distribution Channels	No Specific Acquisition Channel	Property Brokers- 19 deals: IDR 81 bio	Property Brokers- 82 deals: IDR146 bio (80% growth)
9	Portfolio Review & Facility Extension	Short Review for annual reviews	Short Review	Portfolio Review Management (PRM)- launched Sept'11

Job Description

1. Business Process Improvement (lending) through review and enhance current business procedures and processes. Responsible for smooth implementation of business procedures and processes within Emerging Business segment. To ensure that the process and platform designs must comply with credit risks, local and group compliance and regulatory standards;
2. Develop sales program to support Sales, for instance: Take Over Program, Good Neighborhood Program, Up-Size Limit, Seasonal Loan, etc.
3. Coordinating & preparing EmB performance update to the management.
4. Implementation monitoring of Emerging Business credit process in all region cities.
5. To drive effective and efficient cross departments and channels to ensure that processes are integrated across the business and adopted correctly;

Special Project Assignments:

- 2011: Portfolio Review Management (monthly trigger report application to monitor performance of loan portfolio), develop in collaboration with OCBC Singapore and OCBC Malaysia.
- 2011: Enhancement of ProStar (Credit Scoring application)
- 2010: Development of Business Review Format for all Metros
- 2010: Review and streamline of Credit Process for Emerging segment, achieving more convenience and faster turn around time of credit process.
- 2007 – 2009: Sunrise Project : development of end to end credit process for Retail SME / Emerging Market
- 2007: Proposing & developing Printing Equipment Financing Program.

Emerging Product Regular Loan Manager (*Report to Dept. Head*)

PT Bank OCBC NISP Tbk, Jakarta, April 2009 –January 2010

1. Enhancement of commercial loan credit process
2. Training of credit guidance and procedure of loan product, coordination of policy with related departments to make sure readiness of loan product.
3. Target achievement of sound credit portfolio in term of marketing loan product in all branches.

Commercial Loan Distribution Manager (*Report to Division Head*)

PT Bank NISP Tbk, Jakarta, August 2007–April 2009

1. Distributing& supporting Commercial Loan Product Program and Value Chain Credit Program (Supplier & Buyer / Distributor Financing) to Sales, including monitoring achievements through progress report.
2. Supporting event or clients' gathering to promote Product Program.

Product Specialist of Small Enterprise Banking Division.(*Report to Division Head*)

PT Bank NISP Tbk, Jakarta, April 2006–August 2007

1. Developing Supply Chain Credit Program (Supplier & Buyer / Distributor Financing) & Asset Based Finance Product Program.
2. As Product Owner to ensure that all programs to develop Supply Chain Loan are in progress according to plan, including monitoring achievements through progress report.
3. Preparing credit guidance and procedure of loan product, coordination of policy with related departments to make sure readiness of loan product
4. Internal and external socialization and training of loan product
5. Develop industry analysis and market research
6. Arranging cooperation agreement with clients through loan product scheme
7. Maintain updated market information on market trends and competitor activities

Head of Leasing & Factoring Department.(*Report to Marketing Director*)

PT BCA Finance, Jakarta, June 2000 –April 2006

1. Set up yearly business plan.
2. Organize and coordinate Leasing and Factoring Branch administration with 4 Sales subordinates.
3. Responsible for target achievement (loan booking and overdue receivables).
4. Establish and maintain good relationship with clients including identifying deal opportunities.
5. Review credit proposal.
6. Manage portfolio delinquency.
7. Maintain updated market information on market trends and competitor activities

Sales Manager

PT Arvina Margi Wisata, Jakarta, November 1999 – June 2000

1. Find new clients and maintain good relationship with them.
2. Support sales and marketing activities.

Assistant Manager – Credit & Marketing Division

(Report to Marketing Director)

PT Garishindo Buana Finance, (subsidiary of ITOCHU CORP.), Jakarta,
July 1996 – October 1999

1. Look for new clients, prepare and propose leasing credit proposal
2. Maintain good relationship and monitor payment
3. Handle bad debt clients, including supporting collection activity, rescheduling and restructuring lease agreement

Account Officer (Report to Branch Manager)

PT Bank Subentra, Jakarta, December 1993 – July 1996

1. Look for new clients who need working capital or investment loan facility
2. Prepare credit analysis proposal
3. Maintain good relationship with clients
4. Support collection activity of bad debt clients

Management Trainee – Officer Development Program

PT Bank Subentra, Jakarta, November 1992 – November 1993

On the job training at Cash & Teller, Remittance, Credit, Legal and Marketing Department.

FORMAL EDUCATION

Magister Manajemen, Institut Pengembangan Manajemen Indonesia (IPMI), Jakarta, graduated March 2001

Bachelor of Industrial Engineering Degree, University of Indonesia (UI), Depok, graduated May 1992

SPECIAL SKILL

Computer : Word, Excel, Power Point

Language : English, Indonesia (both oral and written)

PERSONAL IDENTITY

Place, Date of Birth : Jakarta, September 27, 1967

Sex : Male

Marital Status : Married with 1 child

Nationality : Indonesian

Religion : Catholic