

**Bio**

Name  
**Saif Malik**  
Country of Origin  
**Zambia**  
Company  
**Standard Chartered Bank Malaysia**  
Position  
**Managing Director and Head, Corporate and Institutional Clients**  
Years in Malaysia  
**5**

**What attracted you to work in Malaysia?**

I have always been intrigued by this part of the world and Malaysia has always been a key market for the Standard Chartered Group. Its difference is that it is an emerging market but has a mature market feel to it, a developed market with many global Malaysian companies and highly competitive. It is a diverse business marketplace with the opportunity to deal with people of different levels of skill and experience, both local and foreign talent. Also, this gives me the opportunity to champion a cause that is close to my heart, through the Bank's initiative called "Living with HIV".

**Your advice to Malaysian banking professionals working overseas who are thinking of returning to Malaysia?**

Malaysia is a very exciting place for young banking professionals looking to start out or establish their presence – exciting times to be in this country. It is probably a very different Malaysia from the time they went overseas. TalentCorp has certainly made it attractive for professionals to return home through initiatives such as Returning Expert Programme, Scholarship Talent Attraction and Retention (STAR), Overseas Outreach and more. Bringing back talent is something the Bank strongly believes in and over the past few years, we have been able to attract a number of Malaysians to return and work for us.

The RP-T enables highly qualified expatriates to continue residing and working in Malaysia for up to ten years. As it is personal to holder, it provides greater flexibility in terms of employment. The RP-T is also extended to spouses and children (below 18 years old) of successful applicants, allowing their spouses to seek employment in Malaysia. Find out more about the RP-T at [www.talentcorp.com.my](http://www.talentcorp.com.my).

# Right At Home

## Welcoming culture made transition easy for banker

Feeling very much at home in Malaysia, Saif Malik is optimistic of growth in the country's banking sector thanks to several dynamic factors.

**Standard Chartered has been in Malaysia for the past 140 years. How would you rate the Malaysian banking industry now?**

The Malaysian economy chalked up an impressive 6% growth rate amidst global uncertainties last year while the economy is projected to grow 5% this year. This economic robustness coupled with Bank Negara's effective oversight and industry compliance has made the Malaysian banking industry a solid consistent performer. Meanwhile, the fast moving commercial environment will continue to fuel appetite for loans as well as rising demand for wealth products, encouraging banks to expand their business operations in ASEAN. As Malaysia's first bank, Standard Chartered has multi-generational banking relationships with business owners, with a presence in 10 ASEAN countries and the capability to link clients

seamlessly across our footprint, opening up greater investment opportunities.

**How has your own Malaysian journey been like?**

My family and I have been here for five years and now call Malaysia our second home. We enjoy exploring Malaysia with our favourite places to go to being Redang, Pangkor Laut and Langkawi. Malaysia's melting pot of various races, cultures and traditions, and their natural willingness to get along, made it easy for me to transition into my role and the new environment here. I was born in Zambia, of Indian origin, brought up in the British schooling system, studied in the US and worked in Africa, and now I'm in the heart of Asia – cross-cultural upbringing and experiences that may have fazed people in other countries, but not my Malaysian colleagues. Being in a multi-cultural country meant I was able to adapt quickly to the Malaysian workplace and its people. I was accepted with open arms in that "oh so" typical Malaysian way – through its culinary delights. Malaysians love to eat!



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