

GRIPHOOK FIDELIUS

CONSUMER BANKING EXECUTIVE

- Concept-to-execution driver & turnaround specialist for \$MM plans delivered flawlessly within budget -

FINANCIAL OPERATIONS MANAGEMENT ■ BUSINESS INTELLIGENCE & DEVELOPMENT

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- **Nurtures Explosive Business Growth:** Boosted *Gringotts* account-to-account transactions from 14 to 5k within 2 years. Appointed non-conventional leadership approaches to capitalize on untapped opportunities. Developed branchless banking department from scratch, leveraging business intelligence and planning to spur market presence.
- **Fosters a Network of Alliances:** Formed strategic alliances between *Gringotts* and 34 corporate organizations by offering client solutions in salary disbursement, G2P solutions, bulk disbursements on mobile account solutions and others. Developed and offered state-of-the-art corporate solutions while enhancing organizational networking.
- **Leads High Performing Teams:** Evaluated and led a team of 140+ subordinates at *Muggle Bank* to ensure compliance to best practices; sustained high-quality services by focusing more on team-performance than individual performance.

Strategic Direction & Planning
Cross-Functional Banking
Sales & Marketing Management

Relationship Management
Financial Management
Building High-performance Teams

Alternate Distribution Channels
Strategic Networking
Process Improvement

PROFESSIONAL EXPERIENCE

Executive Vice President

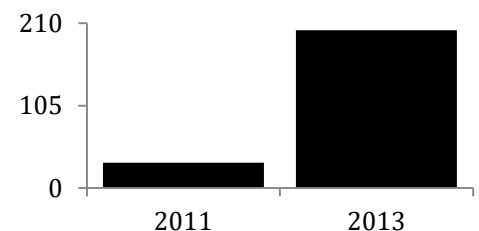
at *Gringotts*

2011 - Present

Headed the branchless banking division, giving strategic direction to business/product development. Responsible for operations and relationship management, cash management, sales and distribution, and agent networking.

- **Business/Operations Management:** Initiated and moved the branchless banking project from an agent network of 2K to 45K+ within just a year; seamlessly realigned core business process to drive full-scale productivity.
- Developed the branchless banking department from scratch; positioned the branchless banking division among the industry key players within a year's service; leveraged business intelligence and planning to spur market presence.
- **Business Development:** Boosted account-to-account transactions from 14 to 5K+ within 2 years by appointing non-conventional leadership approaches to capitalize on untapped opportunities.
- **Hired and trained** the branchless banking team to operate effectively; fortified team performance through leadership.
- Achieved an 86% increase in customer base (from 32K to 201K) by maintaining quality and operational efficiency.
- **Strategic Partnership Development:** Formed strategic alliances with 34 corporate organizations by offering client solutions in salary disbursement, G2P solutions, bulk disbursement on mobile account solutions, and others; developed and offered state-of-the-art corporate solutions while enhancing organizational networking.
- **Process Improvement:** Proactively shifted the division's IT system from Wizo platform to Muggzie platform after recognizing bottlenecks; carefully analysed and proposed appropriate solutions to address key business requirements.
- Boosted complaint resolution efficiency by 99% addressing 75K+ calls per quarter by incorporating new technical segments including Call Forwarded to WMBL, Portal Accessibility, SMS Resend, and DR Book Requests.

Active Customers (Thousands)



Vice President Head

at *Muggle Bank*

2005 - 2011

Promoted to Vice President from AVP for demonstrating immaculate industry expertise and operational excellence. Worked on policy and product development for core banking products including mortgage finance, auto finance, credit cards, quality/customer services, personal loans and others. Worked on fortifying business operations and process improvement.

- **Policy development:** Developed comprehensive policies and manuals for repossession and disposal, restructuring and rescheduling, collection and recovery, branchless banking, and galleon-traveller-checks to meet emerging business needs; reengineered essential business dynamics to cater to operational requirements.
- Revamped policies and procedures from regulatory-oriented to business-oriented; ensured compliance to financial regulations while developing effective SOPs.
- **Operations Management:** Streamlined commercial banking processes, focusing on a centric approach to expand business operations; utilized extensive policy development experience to supplement growth.
- Expertly engaged in credit card management, CRM, fraud management, and direct sales and marketing to delivery superior outcomes; planned and executed powerful businesses strategies while involving managers in the decision making process.
- **Coordination and Control:** Liaised between the credit card divisions and the head-office to identify and address core business/operational requirements; contributed to cross-functional operational development by working with C-level counterparts to strengthen business foundations.
- **People Management:** Skilfully identified people management needs and hired appropriate personnel; assumed additional responsibilities to augment workforce effectiveness.
- **Leadership:** Evaluated and led a team of 140+ subordinates to ensure compliance to best practices; sustained high-quality services by focusing more on team-performance than individual performance.
- **Relationship Management:** Developed and maintained lasting relations with international vendors, and local stakeholders; engaged in direct communication to stay abreast of key industry trends.

Card Centre Manager at *Muggle Bank* 2004 - 2005

Worked with the consumer banking services division. Responsible for the development of customer services, sales, and operations and new accounts department.

- **Relationship Management:** Developed and sustained seamless relationship both internally and externally to overcome key challenges through teamwork; leveraged superior interpersonal skills to liaise with organizational counterparts.
- **Product/Service Development:** Proactively developed and refined CSM, operations and new accounts department to trigger business expansion; enhanced service quality and client-base through commitment and devotion.

Card Centre Manager at *Muggle Bank* 2004 - 2005

Responsible for managing and supervising branch banking operations, customer services, and new accounts department.

EDUCATION

MBA – Management Sciences	<i>Princeton University</i>	2015
BBA – Professional Selling	<i>Stanford University</i>	2003

ENDORSEMENT OF LEADERSHIP

Griphook combines experience with wisdom and has successfully taken on our biggest challenges while innovatively tapping into new markets. The launch of the branchless banking channel has been one such situation where his resilience and ability to solve never-ending problems was critical. He brought incredible success to our company and I'm fortunate to have him in my team.

Ranguk managers Griphook at Gringotts.

Challenge: Griphook wanted to move up his career ladder and was looking for a C-level position, despite having only junior executive experience. As you can see from his resume below, he had no accomplishments listed at all, but focused only on his responsibilities, which really downplayed the innovative technologies he was putting into place.

Action: I knew I had to focus on his growth-inducing strategies to ensure that the readers could see what an ideal candidate he was. He requested that his resume have minimal color because he had several readers in mind, and knew that they would prefer something a bit more conservative. Our rationale for sticking with a more conservative format is also the fact that Griphook was looking to relocate to either Australia or the Middle East, and we knew that our readers would appreciate something a bit less flashy. After signing an NDA, I went through bank documents that showcased his accomplishments and the bottom-line results he had been achieving and pulled some out to put in his resume.

Result: Griphook successfully transitioned from an Executive VP role to a Senior Executive VP at a large national bank. His testimonials says, "Your resume not only got me my target interviews, but laid out the case for hire in such a way that interviewers had a great understanding of the positive change I would bring well before the interview. I landed a more senior position in my target company as a result."

Notes: The names of companies and the contact information have been changed to protect my client.

Previous Resume

GRIPHOOK FIDELIUS

Profile

18 years of International and Domestic experience of Management, Consumer Banking and Sales. Strong managerial background; with experience and cross sector exposure in banking. Good strategic apperception and vision, able to build and implement plans and a proven track record, supporting business needs. Highly focused with a consistent track record of successfully, delivering full life cycle.

Areas of Specialization

Alternate Distribution Channel

Mobile Financial Services.

Consumer / Retail Banking Services

Project Management.

Business Development.

Sales & Marketing

EXPERIENCE

EVP / DIRECTOR / HEAD BRANCHLESS BANKING

November 2011 To Date

As Head Branchless Banking of Waseela Microfinance Bank Ltd, started the project on commercial scale with an agent network of 2000 in November 2012, which has been enhanced to 45,000 + in short span of almost 1 year.

During this short period we managed to be a major player in the branchless banking industry of Pakistan.

Created and organized Branchless Banking Department, which included hiring, training.

Also recently successfully / seamlessly supervised replacement of core branchless banking IT system from Utiba platform to Huawei.

Overall **Project Management** include:

- | | |
|------------------------------------|-------------------------|
| ▪ Product Development | ▪ Agent Network |
| ▪ Business Intelligence & Planning | ▪ Systems & Processes |
| ▪ Operations | ▪ Legal |
| ▪ Cash Management | ▪ Sales & Distribution |
| ▪ Service Level Agreements | ▪ User Acceptance Tests |

VICE PRESIDENT HEAD - POLICY / PLANNING AND PRODUCT DEVELOPMENT

July 2009 - October 2011

Reporting to Country Head – Consumer Business Services Division

Developed Policies and Manuals of the following Banking Products:

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- Mortgage Finance
- Auto Finance
- Credit Cards
- Cash Management
- Quality Services including Customer Services
- Personal Loans
- Collection and Recovery Manual
- Rupee Travelers Cheques
- Consumer Credit Policy
- Behavioral scoring model
- Restructuring and Rescheduling Policy for Consumer Finance
- Repossession and Disposal Policy
- Collection Strategy
- Branchless Banking Product Program
-

VICE PRESIDENT – CONSUMER BUSINESS SERVICES GROUP – HEAD OFFICE

MUGGLE BANK

May 2007 - June 2009

Reporting to Group Head – Consumer Business Services Division

Responsible for the performance of the following:

- Nation-wide Customer Services Quality Assurance.
- Involved with MasterCard **International** officials.
- Involved with international vendors on behalf of the organization, in order to keep updated financial software and hard wares.
- Coordination of different card business units between Head Office and Credit Card Division.
- Assisting Group Head in Policy and Procedures, including the process of re-engineering, Business Planning, Budgeting and Marketing.
- MIS and Policy implementation.

ASSISTANT VICE PRESIDENT - REGIONAL CARD CENTRE MANAGER

MUGGLE BANK

March 2005 - April 2007

Responsible for the performance of the following Credit Card departments:

- Regional Operations and Credit
- Regional Customer Services
- Regional Human Resources
- Regional Direct Sales and Marketing
- Regional Collection, Recovery and Litigation
- Any Other Issue Relating To Credit Cards of the Region
- Regional Fraud Management
- Liaisons between Head Office and Credit Card Division
- Regional Financial Issues
- Regional Hiring, Training, Monitoring and Evaluation of Subordinates (140 staff approximately).

CARD CENTRE MANAGER – LONDON

MUGGLE BANK

December 2004 - April 2005

Directly reporting to Country Head – Consumer Business Services Division

Developed Policies and Manuals of the following Banking Products:

- Established Effective Customer Services Department
- Established Sales Team
- Established Operations Department
- Established New Accounts Department

EDUCATION:

MBA – Management Sciences	<i>Princeton University</i>	2008	
BBA – Professional Selling	<i>Stanford University</i>	2003	
Management Courses	<i>Management Development</i>	2013, <i>International Banking</i>	2013, <i>Credits and Leadership</i>
		2012	