

Our resume makeover helped Farooq, a bank EVP, become a President & CEO.

»»» Here's what Farooq had to say about our work:



**Farooq Rashid**

6 reviews

Your work not only got me my target interviews, but laid out the case for hire in such a way that the 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, **with bigger perks.**

### **His backstory:**

Previously an EVP at a bank, Farooq was looking for new opportunities due to a recent relocation. He was applying very actively but getting no traction.

Despite his experience, his resume was consistently overlooked.

## Some of the issues in his resume included:

- Difficult to read
- Lacked specific accomplishments
- Did not reflect his leadership; appeared more hands-on

## Here is what we did:

- 1 Crafted a resume centered around his personal brand as a consumer banking leader.
- 2 Emphasized his strategic leadership in the sector backed by solid metrics.
- 3 Optimized with keywords-based headings to increase readability and visibility.

## Where is Farooq now?

Within a few months of the resume update, Farooq secured a position as the Head of Digital Financial Services at his target bank.

Soon after, he became the President/CEO of another prestigious bank with a big pay bump.

**Warning:** The following pages have been saved as images in order to protect Farooq's work as well as our work from being copied and indexed. As a result, uploading this exact file into an Applicant Tracking System will not work. If you are interested in hiring him, please email us at [contact@careertuners.com](mailto:contact@careertuners.com).

# Here's the resume we made for him:

## FAROOQ RASHID | CONSUMER BANKING EXECUTIVE

951.284.5404 | [contact@careertuners.com](mailto:contact@careertuners.com) | Irvine, CA 92618 | [LinkedIn](#)

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

**Financial Operations Management | Business Intelligence & Development | Strategic Partnerships | Policy Development**

Innovative leader with an 18-year track record of improving growth and profitability for technically diverse organizations. Successfully integrates strategic, operational, and tactical financial expertise with demonstrated capabilities in business development, project management, mobile financial services, and sales and marketing to deliver optimum results. Builds high-performance teams by aligning the finance function with core business segments. Leverages a counterbalanced drive for tangible accomplishments.

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, ABC Bank**

01/2011 – 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.
- **Business Development:** Spearheaded Account-to-Account transactions from 14 to 5K+ within 2 years by appointing non-conventional leadership approaches to capitalize on untapped opportunities.
- **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.
- **Process Improvement:** Proactively shifted the division's IT system from UTBA platform to Huawei platform after recognizing bottlenecks; carefully analysed and proposed appropriate solutions to address key business requirements.
- Created and evolved 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.
- 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.
- 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.

**Vice President Head, DEF Bank**

10/2005 – 01/2011

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 traveller-checks to meet emerging business needs.
- **Operations Management:** Streamlined commercial banking processes, focusing on a centric approach to expand business operations; utilized extensive policy development experience to supplement growth.
- **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; worked with C-level counterparts.
- **Operations Management:** Expertly engaged in credit card management, CRM, fraud management, and direct sales and marketing to deliver superior outcomes; Planned and executed powerful business strategies.

- **People Management:** Skillfully 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, GHI Bank**

01/2004 – 10/2005

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.

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## Education

**Master of Business Administration (MBA) – Management Sciences, Brenau University, USA**

**Bachelor of Business Administration (BBA) – Professional Selling, Kennesaw State University, USA**

**Management Courses:** Management Development, International Banking, Credits and Leadership

# And here's the resume he was using before he worked with us...



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## FAROOQ RASHID

### 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**

#### **ABC BANK**

November 2011 To Date

Reporting to President and CEO

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.

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

#### **VICE PRESIDENT HEAD - POLICY / PLANNING AND PRODUCT DEVELOPMENT**

#### **DEF BANK**

July 2009 - October 2011

Reporting to Country Head – Consumer Business Services Division

Developed Policies and Manuals of the following Banking Products:

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

# It failed to showcase his strategic leadership...

## **VICE PRESIDENT – CONSUMER BUSINESS SERVICES GROUP – HEAD OFFICE**

**DEF 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**

**DEF 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**

**GHI 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

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## **MANAGEMENT COURSES**

Attended Courses on Management Development, Banking, International Banking, Credits and on Leadership skills

## **EDUCATION**

### **BRENAU UNIVERSITY**

**USA**

Master of Business Administration (MBA), Management, 1995

### **KENNESAW STATE UNIVERSITY**

**USA**

Bachelor of Business Administration (BBA), Professional Selling, 1994

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