# MR KAMOLPHU PALEPHAPONG

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| **PERSONAL INFORMATION** | **:** | Age: 49, born on June 7, 1967 in Bangkok. Height: 170cm.  Weight: 66kg. Contact phone number 02-6973585 and 01-5555591 |
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|  |  | WORK HISTORY |
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| May 1993 - May 1994 |  | MIRACLE-EAR COMPANY, FT. WORTH, TEXAS USAStore Assistant Manager Joined after completing master degree. Core responsibilities evolved in the development of strategic marketing activities for earring aid products, including implementation of the company’s operation and accounting systems. |
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| Aug 1994 - Jan 1995 |  | SIAM NCS CO., LTD. A hire purchase company presently known as Aeon Thana Sinsap (Thailand) Public Co Ltd. Marketing Executive-Hire Purchase Business Worked as part of the pioneering team that was involved in the development, formation and implementation of the company’s first hire purchase business - home appliance, office automation equipment, mobile phone and computer, home furniture, musical instrument, etc.  Developed main channel of the hire purchase business by establishing and building up relations with dealers’ nationwide. Increased sales volume through aggressive approach and negotiation with various dealers as new business partners. Provided / detailed company’s product / services as well as outlined benefits of the hire purchase operations in general.  Reported to the Marketing Manager. |
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| Feb 1995 - Feb 1996 |  | GE CAPITAL (THAILAND) CO., LTD.Business Development Senior Supervisor Similar to Siam NCS, at GE, was also involved in the initial setting up of the company’s entry in the hire purchase. |
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|  |  | Developed, analysed and evaluated the policy of the company in the starting up of the hire purchase business. Was involved in the development of hire purchase business structure, from product to operational procedures, the design of the application form, presentation manual, etc.  Organized and focused numerous process improvements teams to assess the company target. Planned and executed the consolidation marketing strategies in both marketing and promotion scheme. |
|  |  | Acquired new dealers with aggressive strategies and interfaced all problems. Served and supported the customer’s needs. Also shared hire purchase knowledge to new dealers and staffs.  Was also involved in the modification of the company’s hire purchase software and consulted on various changes necessary to support the overall operation procedures of the business. |
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| Mar 1996 - Jan 2002 |  | AEON THANA SINSAP (THAILAND) PUBLIC CO., LTD. Hire Purchase and retail financing business  ***Marketing Manager***  In year 1996, developed the strategies for hire purchase business.  Was first involved in the development of the company’s credit card business, through association with retail outlets such as Thai Daimaru, Jusco, Tanghuaseng and The Mall.  Was responsible for setting up the entire marketing structures of the credit card business. Started up, developed and implemented credit card business in term of business development such as the design of the credit card functions and benefits, pricing structures, the application forms, handbooks, and appropriate promotion tools.  Encouraged the converting of store member cards to hold Aeon credit card in place, the structure of customer service and authorization process, as well as being instrumental in the credit card recruitment campaigns and joint promotion schemes with various discount shops. |
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|  |  | ***Assistant Vice President - Credit Operation Dept. and Customer Services Dept.***  In year 1998, reports to the Managing Director and supervises more than 300 personnel in the overall operations of the credit control and customer services, both in the Head Office and 10 branches in Bangkok and 25 branches in up-country. |
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|  |  | Major responsibilities were focused on assuring quality of credit control were in place on all of the company’s products and services namely:   * ***Hire Purchase*** * ***Personal Loan*** * ***Credit Card*** * ***Factoring Business*** * ***Authorization*** * ***CC Support (including IVR System)*** |
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|  |  | Coordinated all activities related to credit acceptance and authorization through the issuance of credit card, hire purchase, personal loan, and/or factoring credit services. |
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|  |  | Has established and implemented effective credit control and efficient customer services policies, that improved operation workflow and manual, the under writing criteria and policy, credit validation workflow in each products, related evaluation reports, and bringing the improvement in AS/400 system environment.  Monitored, analysed, and evaluated performance of credit analyst, customer services, and authorization team throughout of Thailand in order to ensure the efficiency, security, promptness and courteousness of handling the all stages involved in the application and customer inquiry.  Designed and developed, as well as managed, directs and controls the overall issues pertaining operation improvement projects such as auto-inquiry on IVR (interactive voice response) system running on AS/400, the fax-on-demand system, quick verification by using the Fax to digital image system, hire purchase approval thought EDC (electronic data capture) networks, the payment history system, total credit limit system for credit verification, personal loan system through Aeon ATM network, personal loan automatic approval for Aeon Spot system, credit scoring system, credit limit structure, factoring operations, etc.  In addition, also directs the operations and motivates the personnel in the call centre on handling inquiries and complaints, as well as oversees the operations of the IVR system, providing vital support for the company’s 500,000 express card members (hire purchase) and another 500,000 credit card members at that time, and etc.  One of the management member to develop Aeon’s business profit to the listed company. |
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| Jan 2002 – Oct 2002 | **:** | CITIBANK, N.A. (THAILAND) CO., LTD. Consumer banking business  ***Assistant Vice President - Credit Operation & Risk Dept.***  Reports to the VP of credit operation and supervises more than 50 personnel in the overall operations. The main responsibilities were Diner credit card and Citibank personal loan as the product manager. |
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|  |  | Coordinated all activities related to credit acceptance through the issuance of all unsecured products like Citibank credit card, personal loan and ready credit. Moreover also manage the special team which called “Universal team” that supported all others related functions within credit operation team.  Most of the jobs were involved in an operational improvement, training, monitoring subordinator performance, increasing productivities and loan qualities.  In addition, preparation all kinds of job manuals and self-assessments report for auditing. |
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| Nov 2002 – Mar 2008 | **:** | GE CAPITAL (THAILAND) CO., LTD. Consumer Finance business Marketing & Sales Director – Sale Finance Business Was deployed as a functional black belt that reported to SF business MD and dotted line to quality head. The responsibilities were focused on business project like online payment at Power Buy. |
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|  |  | Starting from Jan 2003 onward, reports to new MD and fully assigned as the sales leader to handle on the hire purchase business.  Developed marketing and sales strategies to focus on non-key dealers and involved in portfolio improvement strategies.  Built and acquired dealer’s relationship more than 6,000 outlets throughout Thailand and improved credit volume up to 37% excess prior year 2003 with NI double digit and significantly continue growth momentum in year 2005….37% excess prior year again.  Starting from Jun 2003 was assigned more responsibility to manage manufacturing (OEM) promotion which most of the job have been involved in dealing with 0% absorption campaign, event sales like Commart fair and developing new projects with partner. From April 2004 was assigned more job scope to handle dealer’s service unit which main challenging focused on dealer service improvement including inbound & outbound, dealer’s contract handling, dealer.com project and etc.  Starting from Jan 2007 was assigned to hand over all GE Money’s products focusing Bangkok & Greater area as sales leader. That time, it merged Quik cash and First choice. |
| Apr 2009 – May 2013 | **:** | AYUDDHAYA CAPITAL SERVICES (THAILAND) CO., LTD. Consumer Finance business (AYCAP) Distribution & Sales Head – All products & Channels |
|  |  | In year 2009, it was big lean project to merge the auto business into consumer finance groups (cross GE’s business).  I was assigned to look after all consumer products including auto 2 wheel & 4 wheel (used car only) in Bangkok for about 1-2 years and after 2010, The GE Money merged the auto business with AYCAL (BAY’s subsidiary company).  I was assigned to responsible for all distribution channels including DSA, Qiuk cash branches, sale finance dealers’ network, and telesales function to sell all consumer products under AYCAP entity throughout Thailand. The employees under my responsible was more than 500 people. |
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| May 2013 onward | **:** | THAI CREDIT RETAIL BANK PUBLIC CO., LTD. Banking Business (TCRB) Lending Branch Network Head |
|  |  | Mid of May 2013, I have joined the TCRB as Lending branch expansion head reported to MD under position Assistant to managing director.    Main responsible was to build the new bank branch model, which called Lending branch focusing to sell the secure small business loan at start. Everything is started from zero…  Starting with BOT’s regulation and proposal to build the branch in different model (no deposit), developed the branch policy, process control and system control (PCIS) to ensure the smoothness flow and comply with regulation, acquired new staff to sell secure loan, built the support team, training, marketing & activity team, MIS team and internal recruitment team to handle all kind of activities related to the lending branch and business expansion in UPC.  Less than 2 years to build the 55 lending branches across country, and acquire nearly 280 new headcounts to support the bank strategy and business growth. As of May 2016, the small loan O/S in was built from 0 to 5 billion with 1.4% NPL within 2 years and 5 months.  July 2016 onward, it plans adding Nano & Micro finance (new) products to an existing branch in order to improve productivity & optimize what we had built to support the growth. |
| **EDUCATION** | **:** | Bachelor of Business Administration (Marketing), Bangkok University, 1990  Master of Business Administration (International Trade), Sul Ross State University, Texas, USA, 1993 |
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| **SKILLS** | **:** | Microsoft Office and Internet. |
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| **LANGUAGES** | **:** | Good command of English. |
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