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|  ravindra.256835@2freemail.com **Ravindra** **Bank Operations Management**   |
| knowledge24x24iconsProfile Summary |
| Dynamic career of **13.5 years** that reflects pioneering expertise & year-on-year success in **Retail Banking** across **banking** Segment. Experienced in sales & business expansion, relationship building, selling of banking products, services and development of healthy & prolonged business relations with clients. Skilled in overall bank operations while leading Current/ Savings Accounts, Sales, Customer Services, Audit, Compliance and other major functionsKeen customer centric approach with skills in addressing client priorities and resolving escalation within TAT, thereby attaining high business & compliance score. Expertise in conducting analysis, preparing MIS reports and implementing systems to ensure operational effectiveness. Managed cross-functional & cultural teams using interactive & motivational leadership. A forward thinking person with **strong communication, analytical & organizational** skills |
| core24x24iconsCore Competencies Banking Operations Back-end OperationsRevenue Management Marketing Management Audit Management Audits/ Statutory Compliance Customer Relationship Management MIS Reporting Team Building & Leadership softskills24x24iconsSkill SetCollaboratorChange Agent Motivator Communicatorcareer24x24icons Career Timeline**Aug’03 – Oct ’04**HBL Global Pvt. Ltd., Mumbai as Sales Executive**May’16 – Oct’17**Yes Bank Ltd., Mumbai as Branch Head**Nov’04 – Aug’05**HDFC Bank Ltd., Mumbai as Sales Executive**Sep’05 – Apr’06**Sharekhan Securities Ltd., Mumbai as Sr. Sales Officer**May’06 – Sep’07**Kotak Mahindra Bank Ltd., Mumbai as Assistant Manager – Sales**Oct’07 – Feb’13**HDFC Bank Ltd., Mumbai as Teller**Mar’13 – Apr’16**Axis Bank Ltd., Mumbai as Front Desk Officer | edu24x24iconsAcademic Details * BA (Economics) from University of Mumbai, Mumbai in 2001

**Certifications:*** IRDA
* AMFI

exp24x24icons Organizational Experience**May’16 – Oct’17** with **Yes Bank Ltd., Mumbai as Branch Head****Key Result Areas:*** Spearheading sales of banking products across liabilities, assets, trade services for various customer segments through multiple channels including bank branches, outbound sales teams, relationship teams & other alternate channels
* Liaising and following-up with customers & sales teams for collecting overdue / long outstanding accounts
* Conducting competitor analysis & competency mapping for keeping updated of market trends and competitor’s moves to achieve maximum market share
* Preparing and maintaining of requisite documentation for compliance with regulatory requirements
* Generating MIS reports using Excel to ensure timely availability of business information and facilitate critical decision-making process
* Leading daily operations of bank and creating professional & customer friendly environment for the staff
* Controlling the financials of the branch and ensuring adherence with the Know Your Customer (KYC) & Anti-Money Laundering (AML) norms at all times
* Rendering advisory services to corporate & high net-worth customers on funds management while maintaining relationship with key accounts
* Coordinating with external & internal auditors and inspections & compliance
* Planning & implementing modifications in the operating procedures to optimize resource utilization & maximize productivity

**Highlights:*** WON and received the appreciation certificates:
	+ March Dobara contest and rewarded with 3 days stay in training program
	+ Oscar contest and rewarded with Gold Level Qualifications
	+ Chalo Mahabaleshwar – 1 contest and rewarded with 2 days stay in training program

**Mar’13 – Apr’16** with **Axis Bank Ltd., Mumbai as Front Desk Officer****Key Result Areas:*** Managed customer centric banking operations & ensuring customer satisfaction by achieving delivery and service quality norms, reporting to management on periodical intervals
* Monitored Cash, RTGS, NEFT, Clearing, Transfers, DD, PO, Forex & other retail banking operations
* Ensured the compliance with audit updates
* Implemented the Six Sigma Quality Techniques, 5 S, Finacle Customer Relationship Management (FCRM) and Channel Migration in the banking operations through internet banking & mobile banking
* Met high revenue & corporate customers ensuring their satisfaction with the services

**Highlight:*** Won Prime Panthers contest and receive the Samsung Galaxy Tab 3

**Oct’07 – Feb’13** with **HDFC Bank Ltd., Mumbai as Teller****Key Result Areas:*** Ensured accuracy in cash & customer transactions
* Managed cash receipts & payment including foreign currency, cash balancing & bundling
* Checked UV withdrawals & transfers over & above certain limit
* Diverted the high transacting account holders to supervisor
* Updated exchange rate board, ensured teller related audit parameters & circulars

**May’06 – Sep’07** with **Kotak Mahindra Bank Ltd., Mumbai as Assistant Manager – Sales****Sep’05 – Apr’06** with **Sharekhan Securities Ltd., Mumbai as Sr. Sales Officer****Nov’04 – Aug’05** with **HDFC Bank Ltd., Mumbai as Sales Executive****Aug’03 – Oct ’04** with **HBL Global Pvt. Ltd., Mumbai as Sales Executive**Associate with HDFC Bank Ltd. |

Personal Details

**Date of Birth:** 25th March 1981

**Languages Known:** English, Hindi and Marathi