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| [ravindra.256835@2freemail.com](mailto: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 functions  Keen 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 Operations  Revenue Management  Marketing Management  Audit Management  Audits/ Statutory Compliance  Customer Relationship Management  MIS Reporting  Team Building & Leadership  softskills24x24iconsSkill Set    Collaborator  Change Agent  Motivator  Communicator  career24x24icons 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