



CHANDAN DILIP LIKHITKAR

chandulikhitkar.rfs@gmail.com

E-Mail: chanulikhitkar.rfs@gmail.com

Phone: +91 9545311113

Preferred Location: Maharashtra / Gujarat

Strategist, planner & achiever with a proven track record of steering Banking Operations including various facets like Sales, Channel Management, Credit Administration, Customer Satisfaction and Branch Operations; targeting senior level assignments with a reputed organization

PROFILE SUMMARY

- Result-oriented Banking Professional, offering over 12 years of extensive experience
- Spearheaded sales, service and distribution of SME banking products for various customer segments through multiple channels including branches, outbound sales teams & relationship teams
- Project Financing Expert: assessing project needs & accordingly charting out viable finance options after considering financial, legal and technical aspects
- Proficiency in credit / loan administration including due diligence, sanction of loans, structuring the deal, minimizing risk, credit appraisal & monitoring, portfolio performance analysis and facilitating policy level changes
- Enterprising Team Leader, frequently boosted team motivation and customer satisfaction to reach aggressive profit goals, while managing network of stakeholders
- Proficient at generating profitability through planning activities to achieve the sales targets; led & managed the operations and contributed higher rate of organic growth
- Operations Expert: formulated operational policies & strategies for the bank as per economic reforms & changing business environment; awarded as best PB from Cluster Head, Zonal Head & R.B.B.

CORE COMPETENCIES

<ul style="list-style-type: none"> • Branch Banking Operations • Business Development • Key Account Management 	<ul style="list-style-type: none"> • Channel Management • Client Relationship Management • Statutory Compliance 	<ul style="list-style-type: none"> • Project Financing • Risk Management • Competitor / Trends Analysis
---	--	--

SIGNIFICANT ACCOMPLISHMENTS ACROSS CAREER

At Kotak Mahindra Bann- Territory Business Manager/ BRM (April 2021/ June 2017)

Presently working as Territory Business_Manager, from April 2021, handling Nashik and Dhule location with Team of Two RM and Three DST in Branch Banking Asset Department on Chief Manager Level.

Prior that BRM for Nashik Location from June 2017 in Branch Banking Asset Department.

Sourcing new business/generating new leads/acquiring new relationships through various channels viz. Branches, Open Market etc.

Business development in coordination with branches with particular focus to convert existing Liability relationships into Asset Relationships.

Deepening existing relationships apart from servicing them.

- Garnered portfolio growth of INR 30-40 Cr every year.

- Interfaced with and developed key corporate accounts in Nasik industrial Sector, Also focused on Trader, FMCG and other retail customer to increase reach of Bank in every segment of Business in Nasik
- Won Award from Product Head, as TOP GUN every year from the joining in WC Department.
- RM to earn the Incentive on the basis of performance
- Provided customer solution for products like CMS Facility, Property Insurance, Stock Insurance and Family Banking with more revenue generating product like Life Insurance to increase profitability

At Kotak Mahindra Bank- Branch Manager (March2015- May2017),

- Managing team of Branch banking Staff in Operation and Sales team.
- Responsible for Branch Size, P&L, .
- Responsible for the team performance ad target achievement.
- Focus at branch level for speedy Account Opening Procedure with 0% rejection.
- Liaising with channel partners of service
- Handling the Asset product like Personal Loan, Car Loan, Housing Loan, Agri Loan, Gold loan,
- Responsible for the CC. OD. Working capital Loan, targets and disbursements.
- Coordination with credit for credit assessment.
- Coordination with branch banking other department for Account Opening procedure.
- Formulating the long term and short-term strategies as per need of Customer.
- Coordination with Central OPS for disb and payment.
- Building the culture of teamwork and grievance management.
- Attending training programs to develop relevant knowledge and skills

At Axis Bank Ltd- Branch Sales Manager (Jan 2013-Feb 2015),

- Managing team of Branch banking Officer And Jr. Officers
- Recruiting and training the Branch banking Officer And Jr. Officers.
- Responsible for the team performance ad target achievement.
- Focus at branch level for speedy Account Opening Procedure with 0% rejection
- Coordination with branch banking other department for Account Opening procedure.
- Formulating the long term and short-term strategies as per need of Customer.
- Coordination with Central OPS for disb and payment.
- Building the culture of teamwork and grievance management.
- Attending training programs to develop relevant knowledge and skills.

Ratnakar Bank Ltd- Branch Sales Manager (Aug 2011 to –Dec 2012)

- Managing team of Branch banking Officer And Jr. Officers

CHANDAN DILIP LIKHITKAR

- Recruiting and training the Branch banking Officer And Jr. Officers.
- Responsible for the team performance ad target achievement.
- Focus at branch level for speedy Account Opening Procedure with 0% rejection.
- Liaising with channel partners of service.

ICICI Bank Limited - Branch Sales Manager (Feb 2009- July 2011)

- Managing team of Sales Executives, and on roll junior officer.
- Recruiting and training the sales Executives to achieve numbers and value targets of saving and current accounts and Investment Products.
- Carry out activities to achieve targets of FD/ LI/Gold.
- Liaise with the branch staff to aid business development
- Responsible for the team performance and target achievement.
- Monitor and optimize SEs' productivity and incentives

ICICI Bank LTD - Team Leader (Oct 2007 to Dec2008)

- Achieve the targets of disbursement of LAP and WC.
- Carry out activities to achieve targets of Commercial Loan and HL Also.
- Liaise with the branch staff to aid business development
- Responsible for the team performance ad target achievement.

HDFC Bank LTD - Customer Service Executive (Jan 2007 to Aug 2007)

- Achieve numbers and value targets of saving and current accounts and Investment Products.
- Carry out activities to achieve targets of FD/ LI/Gold.
- Liaise with the branch staff to aid business development, Responsible for the team performance ad target achievement.

ACADEMIC DETAILS

- MBA from Vidhyabharti College of Management in 2008.

Date of Birth: 31th Dec 1984

Languages Known: English, Hindi & Marathi

Address: Flat no 304,Dreem Flower, Near Bodale Nagar Stop Nashik