

PRANAV ASHOK PATWARDHAN

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Experience: **12+ years** in Banking industry- Banking Domain (Credit Underwriting-Consumer Loans, Risk Analysis-Small Business Lending, Payments, Core/Retail banking and Asset Management)

Seeking managerial assignment as Credit Analyst in Banking/Finance /Global Corporate Sector

EXECUTIVE DIGEST

- ⇒ A qualified and accomplished professional with 12 years of focused experience in Consumer Lending and Small Business Lending and Credit & Risk Analysis, Asset Management, Portfolio Management–Digital Transformation and Management Consulting.
- ⇒ Currently associated with Saraswat Cooperative Bank Ltd, Aurangabad as Branch Manager at Manager Grade handling project on Mortgage Process optimisation for rate switch on existing mortgage loans for India based customers.
- ⇒ Worked earlier with ICICI Bank, Aurangabad as Manager handled various projects on Consumer Lending, Credit process developments in Digital loan process and Retail banking on boarding products.
- ⇒ Expertise in risk assessment, Loan Processing Cycle and in-depth knowledge on Banking Products.
- ⇒ Experienced in execution & financial evaluation of strategy, performance reporting and management, business planning and dynamic resource allocations.
- ⇒ Possess a quality focused customer driven attitude, creating value for my clients by providing quality and conformance with best practices & ensure compliance with internal and regulatory policies.
- ⇒ Experience working in a leadership role handled team size of 5.
- ⇒ Expertise in KYC and AML checks and regulatory policies and Monitoring systems.
- ⇒ Effective communicator with focused customer service approach. Strong analytical, problem solving & organizational abilities.

KEY SKILLS

- Product and Credit Process Management
- Banking and BFSI Domain Knowledge
- Retail Banking
- Credit Analysis
- Business Process Analysis
- Team Management
- Anti-money laundering (AML)
- KYC –Customer Due Diligence

ENTREPRENEURIAL ASSIGNMENT

Since Oct 2015 |Saraswat Co-Op Bank Ltd |Branch Manager at Manager Grade.

Key responsibilities:

- ⇒ Deputed as Manager.
- ⇒ Structured and finalized secured and unsecured loans.
- ⇒ Worked with Credit and Operation departments to facilitate communication and deliver personalized solutions to customers.
- ⇒ Transactions: - Monitor, track and adhere to daily responsibilities, oversee processing of transactions, manage ATMs/cash/lockers, authorize and verify branch instructions monitor adherence to processes, resolve escalated issues in order to ensure timely and effective execution of transaction, handle all legal, regulatory, set service standards, ensure resolution of customer grievances.
- ⇒ Operation and system Management: - Track market and regulatory changes, monitor, implement changes, ensure system back-up, align systems with environment changes in order to ensure continuity & adequacy of operations.
- ⇒ People Management: - Coach, counsel guide and motivate team member, set targets, monitor performance, define work processes/system sand create a performing team with conductive work environment
- ⇒ Generate Customer leads: - Identify customers, call & fix meetings, prepare & make Presentations, collect client requirements & other related information e.g other banks with which they have business, identify possible product for client. Documentation and Processing of retail and commercial loan proposals.

From Feb 2012-Oct 2015 |ICICI Bank, Aurangabad |Team Leader at Assistant Manager II Grade.

Key responsibilities:

- ⇒ Deputed as Assistant Manager-I.
- ⇒ Customer service related to Daily Banking Activities.
- ⇒ Handled Account opening related work.
- ⇒ Complaints Handling and ensuring the highest levels of service to the HNI customers.
- ⇒ Ensure compliance with Banking rules, Regulations & Procedures and Adherence to KYC guidelines and clean note policy.
- ⇒ Managing Operations like A/c opening, operation MIS etc.
- ⇒ Handled service parameters such as FCRM, QUALITY and SERVICE REJECTION.
- ⇒ Promoted as Assistant Manager-II and worked as a team leader position for clearing team and account servicing team.

PRODUCTS HANDLING

- ⇒ Mortgage Loans/Home Loans.
- ⇒ Vehicle Loans.
- ⇒ Cash Credit/Term Loans (Secured/Unsecured).
- ⇒ Loan against tangible assets.
- ⇒ Education Loans.
- ⇒ Credit Cards.
- ⇒ Personal Loans.

CERTIFICATIONS

- ⇒ Business Analysis Basics
- ⇒ Agile Scrum Master
- ⇒ Tally (Accounting) Certification

ACADEMIA

- 2014 MBA (Banking & Finance) Manipal University
- 2012 PG Diploma in Banking & Finance Management from Manipal University, Bangalore – 6.47 CGPA
- 2010 B.Com(Commerce) from Dr B R Ambedkar Marathawada University, Aurangabad - 69.50%
- 2007 HSC Board Maharashtra, Aurangabad- 56.50%
- 2005 Secondary School certificate, Aurangabad- 73.73%

SOFTWARE PROFICIENCIES AND IT SKILLS

- Application – Finacle 7x/10x, RLOS.
- Soft Skills- Problem solving, Team Management, Leadership, Planning, Adaptability

LANGUAGE KNOWN

- English - Professional Proficiency
- Hindi - Professional Proficiency
- Marathi - Native

Pranav Ashok Patwardhan