Shaktidhar Rai

Acknowledged for strengthening companies to lead in highly competitive situations, targeting senior level assignments in **Retail Banking** with an organization of high repute

Location Preference: **Metropolitan Cities**

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Profile Summary

- **Achievement-driven professional** with an experience of **nearly 17 years** in **Telecom Sales & Retail Branch Banking**
- Rich experience in making decisions for smooth progress of day-to-day business operations, turning around operations in rapidly changing environments and maintaining excellent metrics
- Successfully built a very strong & robust department, penetrated and retained the client base by focusing on wealth and asset products; enhanced **Customer Service Index** from **48% in 2011 to 72 % in 2014**
- Core member of **ROMG Team (Representing North Maharashtra and Nashik RIBG Region of ICICI Bank);** accelerated the quality standards by introducing Insta Banking, where customers do services on their own through **Debit Card & Credit Card**
- Excellent track record of consistently delivering multi-fold growth of profits & revenue by analysing actions, implementing effective competition combat strategies and creating a more responsive & market-driven organization
- **Effective in High-profile Executive Roles:** Overcame complex business challenges and made high-stakes decisions using experience-backed judgment, strong work ethics and irreproachable integrity
- An enterprising leader with exceptional negotiation & influencing skills; multi-tasker and flexible with skills in working in any kind of environment & under high pressure

Core Competencies

New Business Development	**P&L Management**	**Revenue Maximization**
Profit Centre Operations	**Key Accounts Management**	**Strategic Alliances**
Strategic Planning & Execution	**Process Excellence**	**Team Building & Leadership**

Career Timeline (Recent 3 Organizations)

Nov'15 – Jan'18
Senior Manager (Branch Manager), RBL Bank Shirdi Branch

Jan'18 – Feb'19
Associate Vice President, Branch Head, IndusInd Bank Nashik Ashoka Marg Branch

May'19 – Till Date
Assistant Vice President, Branch Head Equitas Small Finance Bank, Dhule

Work Experience

Assistant Vice President, Equitas Small Finance Bank, Dhule **May'19 – Till Date**

Key Result Areas:

- Spearheading entire gamut of operations that involve increasing branch profitability by enhancing GL Book Size, Third Party Fee & Assets Sale
- Working towards acquiring Government & SME Business and NTB acquisition as it is three year old branch.
- Enhancing customer relationship value for existing clients.

Assistant Vice President, IndusInd Bank Nashik Ashoka Marg Branch **Jan'18 – Feb'19**

Key Result Areas:

- Spearheading entire gamut of operations that involve increasing branch profitability by enhancing GL Book Size, Third Party Fee & Assets Sale
- Working towards acquiring Government & SME Business and NTB acquisition as it is a new branch
- Enhancing customer relationship value

Highlights:

- Achieved Branch Retail GL of INR 10 crores within 20 days of branch launch
- Expanded the client base through high partner referrals and service excellence
- Established control of day-to-day operational integrity and maintained financial control of branch profitability

Senior Manager (Branch Manager), RBL Bank Shirdi Branch **Nov'15 – Jan'18**

Key Result Areas:

- Increased branch profitability by enhancing GL Book Size, Third Party Fee & Assets Sale
- Successfully increased branches combined GL (Retail + Agri + FI) from INR 35 Crores to INR 70 Crores
- Provided valuable insights towards the growth of the organization that includes increase in branch customer ID base from 1500 to 3500 in 20 months and average CASA sourcing number increased from 20 to 80-100 per month
- Attained satisfactory branch operation and service audit rating in all internal & external audit conducted by the bank

Highlights:

- Successfully acquired Government & SME Business; increased Branch Retail GL from 10 crores to 35 Crores in span of 20 months
- Enhanced customer relationship value and qualified for Foreign Trips by Branch for Thailand, Sri Lanka and Hong Kong
- Successfully held average staff vintage of 15 months for new team members

Branch Manager, HDFC Bank Ltd., Raigadh- Mahad Branch **Apr'15 – Oct'15**

Key Result Areas:

- Increased branch GL from INR 10 crores to INR 17 crores; Attained satisfactory ratings in audits as per HDFC bank audit criteria
- Achieved assets branch target for the year in Car Loan, Two Wheeler Loan, Home Loan & Business Loan by September 2015
- Transferred the branch to YTD Profitable Branch from July 2015. Branch is due for breakeven since inception by November 2015

Branch Manager, ICICI Bank Ltd., Nasik Untwadi Branch **Oct'13 – Mar'15**

Key Result Areas:

- Supervised a team of 12 members; increased branch GL from INR 8 crores on 31st March 2014 to INR 15 crores on 31st March 2015
- Catapulted Life Insurance Business from last year 8.03 lacs to YTD 150 lacs
- Attained yearly CASA Target, & Assets Target of the branch; achieved 500% Third Party Product Revenue Target
- Third party fee target achievement 300% of accumulated since inception
- Increased Jewel Loan Book Size by 200% and improved branch focus score from 53 to 83 in March 2015
- Contributed branch into qualifying four times in High Rise Mortgage Contest
- Developed a position in West Mega Zone & ROMG Zone Business Initiative

Previous Experience

Regional Service Manager, ICICI Bank Ltd., North Maharashtra & Nasik- RIB Region **Jun'11 – Oct'13**

Branch Service & Compliance Manager, ICICI Bank Ltd., (Sinnar- Nasik) **Mar'08 – Jun'11**

Customer Service Manager, ICICI Bank Ltd., Nasik **Mar'06 – Feb'08**

Senior Sales Officer, Bharti Airtel Ltd., Agra & Raipur **Jun'02 – Feb'06**

Growth Path & Deputation:

Senior Sales Officer, Raipur: **Jun'02 – Feb'05**

Team Leader, Agra: **Feb'05 – Feb'06**

Education & Credentials

- Currently pursuing Company Secretary Course Executive Module
- MBA from NIBM Chennai 2015-2017
- Executive MBA from NIBM Chennai 2015-2016
- BSc First class from Poorvanchal University, Jaipur (2002)

Certifications

- IIM Raipur Leadership Management (Pursuing)
- NCFM- Depository operations
- IRDA
- AMFI

Professional Trainings and Associations

- Work experience on CRM tools Clarify, Finacle, Flexcube, CMS and FCRM

Personal Details

Date of Birth:	8th September 1982
Languages Known:	English, Hindi, Marathi and Bhojpuri
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