**Name & Address :** Sanjog Jindas Gandhi,

303, Balaji Resi.1, Near Vrajdham Temple, Manjalpur, Baroda-11

**Contact No. :** 9898087348

**Date of Birth :** 17/03/1961

**Qualification :** B.Sc. (Hons.), Diploma in Computer Application

**Journey as Banker:**

* I joined the public sector (International Bank) Bank of Baroda in July- 1981 as Cashier cum Clerk.
* I was promoted to officer cadre as Junior Management in the year 1998. Then in Middle Management in the year 2005,
* Afterward elevated as Senior Manager in the year 2010 and in Executive Cadre as Chief Manager in 2012.
* I retired from bank service on my superannuation in March-2021.
* Each time I was selected for promotion in officer bands under the fast track category considering my dedication & outstanding work performance.
* During the long journey of four decades as banker, I got opportunity to work in Rural, Urban & Metropolitan areas in the state of Gujarat and Madhya Pradesh.
* I worked at various bank branches in different capacity at Rural area in Valsad, Panchmahal , Baroda Dist.. Also worked as Branch Head in Baroda, Surat & Jabalpur in M.P.State. Besides experience at Bank branches in operation & credit side, I have also functioned as Dept. Head in Bank’s Regional Offices, Zonal Offices & Head Office.
* I was identified as key person at South Gujarat Zone of Bank for implementation of prudential norms for advances as per recommendation of regulators. I played significant role in the area of NPA Management and successfully implemented bank software in more than 100 branches, imparting knowledge to all cadre of staff for better NPA management as per guidelines of regulators.
* During my journey as banker, I have received various awards besides appreciation from superiors for excellent performance in achieving several goals of business and exceptional administration.
* I have enjoyed an unblemished and lively 40 years carrier as a banker.

**Major Job experience:**

* As Branch Head for 8/9 years in Rural & Metro area having unit business ranging from Rs.10 Crs. to Rs. 400 Crs.
* As credit monitoring officer for 5 years at Regional Office, Baroda and dealt with Pot. NPA, SMA accounts
* As Recovery in charge of South and Central Gujarat Zone of Bank covering more than 200 branches.
* Designated as Recovery Officer in Assets Recovery Management branch at Baroda for handling NPA accounts of various branches having exposure of more than Rs.10 lacs.
* Identified Nodal Officer of Bank at Debt Recovery Tribunal , Ahmedabad
* In last 3 years of service span , I was selected and functioned as Branch Head in specialized Stressed Assets Recovery Branch ( SARB ) at Baroda wherein exclusively worked for NPA recovery & management of advance accounts having exposure of more than Rs.10 lacs covering entire Central Gujarat area..
* Functioned as Authorized Officer for initiation & further action under SARFAESI Act 2002 particularly in Baroda City.
* During my carrier in bank, on number of occasions, I have been nominated as guest faculty at bank’s training college/centre for imparting training to staff on the subject of Stress Assets Management ,Collection and Credit Monitoring

**Additional Information:**

* I am born & brought up in Gujarat State
* I have completed Matriculation in Gujarati medium & finished my graduation in English medium from South Gujarat University, Surat.
* I have good communication skill in Gujarati as well as English language.
* I have worked in several computer environment in bank covering from Account Ledger Posting Machines (ALPM), BIBAS, BOBLAN system and finally to FINACLE structure.