

PRANAV GANDHI

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JOB OBJECTIVE

A Successful career in a growth oriented organization that appreciates hard work and welcome smart business ideas, which fosters high standards of individual performance and provides genuine growth.

WORK EXPERIENCE

AXIS BANK LTD (Asst. Vice President) (09/2012-Till Date) AHMEDABAD, GUJARAT **Zonal Collection Head – Rural Lending - Gujarat**

- Responsible for Collection of Agriculture Products that includes Commodity Finance, Crop Loans, Kisan Cash Credit, Agri Overdraft, Cattle Loans, Rural **Godown Loans & Tractor Loans**.
- Responsible for conduction of Public/Private Auction of Various Commodities with respect to minimizing the losses to the bank incurred due to gross negligence of Collateral Managers.
- Responsible for Collection of Non Schematic products sponsored by Central & State Government in lieu of Farmer Welfare.
- Responsible for Collection of Credit Card Collections for Emerging Market Cities.eSurat, Vadodara & Rajkot. (Additional Portfolio given from July 2014 Onwards)
- Allocation of Cases to Collection Agencies through Collection Managers appointed in Various Locations.
- Monitoring & 100% Compliance of Collection Process like Monthly Trainings, Maintenance of Receipt Book Register, ID Card Register, Daily Schedules & DRA Certification of Collection Executives.
- Responsible for Repossession of Tractor in various location as per the RBI guidelines & 100% compliance on same.
- Liable to achieve the rolled out Targets on Weekly & Monthly/Quarterly basis.
- Maintaining the threshold Level of 30+, 90+ and NPA as per the budget given by the bank.
- Daily Follow Up with the Collection Managers/Agencies on Case to Case Basis & Personal Involvement in High Value Cases.
- Liable to initiate the appropriate Legal Action under Section 138, SARFAESI (Section 13(2)), Civil Suit, Mortgage Suit and DRT on delinquent accounts and retrieve the Property Possession Order from District Magistrate for mortgage Property and execute said orders in physical possession of property.
- Cost Managements that includes maximum Fee Collection, reduce the Agency Payout and other back office expenses.
- MIS maintenance and reporting to ZCM & NCM at any point of time.
- Maintaining of Negative Database and routine dedup checks while Credit Appraisals.

HDFC BANK LTD (MANAGER – E3) (03/2006-Till Date) SURAT, GUJARAT **Territory Collection Manager – Central & South Gujarat**

- Responsible for Collection of Business Banking Products that includes Loan Against Property, Drop Line Overdraft, Agriculture Loans, Tractor Loans, PSL Products and Working Capital.
- Responsible to Handling Territory of Central & South Gujarat for above mentioned Products.

- Liable to achieve the rolled out Targets on Weekly & Monthly basis.
- Daily Follow Up with the Collection Agencies on Case to Case Basis & Personal Involvement in High Principle Cases.
- Maintained Average Delinquency Ratio at 0.50 % in 30+ & 0.20% in NPA in LAP and Other Products are at 0 %.
- Responsible for Non PDC Collections in Home Loan & Loan Against Property Cases where PDCs are exhausted.
- Liable for Legal Initiation under section 138 and SARFAESI (Section 13(2)) Act on all delinquent accounts and extract the Property Possession Order from District Magistrate for mortgage Property and execute said orders in physical possession of property.
- Cost Managements that includes maximum Fee Collection, reduce the Agency Payout and other back office expenses.
- MIS maintenance and reporting to ZCM & NCM at any point of time.
- Maintaining of Negative Database and routine dedup checks while Credit Appraisals.

ABN AMRO Bank (Honey Marketing) (01/2004-03/2006) SURAT,GUJARAT

OPERATION EXECUTIVE: (01/2004-02/2005)

- Looking over the documentation process for Personal Loans, Auto Loans, Over Drafts, Credit Line & Relationship Rewards (Auto) on Pre Approval & Post Approval Stage.
- Updating the discrepancies on JAGUAR towards concern products with credit discipline.
- Consolidated MIS preparation on Daily & Monthly basis and reporting to Local Operation Manager.

COLLECTION: (03/2005-03/2006)

- Liable to handle entire back hand activities of collections for Banking Products and Credit Cards.
- Daily Follow Up with the Agency on Case to Case Basis.
- MIS maintenance and reporting to Local Collection Head & RCM on Daily Basis.
- Maintaining of Negative Database and routine dedup with Credit Logins.
- Payments and Application Tracking on Daily Basis.

ACHIEVMENTS & AWARDS

- Awarded as Best Performer for the year 2009-10 for Drop Line Overdraft Product, awarded by the Business Head – Collections (Mr. NeerajDhawan) & Group Head – Collections (Mr. Ramchandran Narayanan) & NCLM – Collections (Mr. M.R. Ananthmurthy).
- Awarded as Best Performer for the year 2009-10 for Loan Against Property Product, awarded by the Business Head – Collections (Mr. NirajDhawan) & Group Head – Collections (Mr. Ramchandran Narayanan) & NCLM – Collections (Mr. Girish G Patnaik).
- Have been also awarded for momentum for completion of 5 Years with respected Organisation in March 2011. This had been awarded by M.D of the HDFC BANK LTD - MrAdityaPuri.
- Have been awarded for “Make A Difference” Volunteer for year 2012 and same was awarded by ED of HDFC BANK LTD – Mr. PareshSuthankar.

TRAININGS

- Had trained by Mr. BomyKavina under training programme of “Negotiation Skills”.

- Had trained by Mr. Shyamsunder Singh under training programme of **“Retail Asset Knowledge Series”**.
- Had trained by M/s Ventures Ltd under training programme of **“The Star Manager”** in 2011.
- Had undergone through the training for **“Planning & Organising Skills”** in 2011.
- Had attended the training session of **“Presentation & Communication Skills”** in 2011.

EDUCATION

VEER NARMAD SOUTH GUJARAT UNIVERSITY
BACHELOR IN COMMERCE

SURAT, GUJARAT

- *Qualified with 1st Division in 2002*

VEER NARMAD SOUTH GUJARAT UNIVERSITY
MASTER IN COMMERCE (PART-I)

SURAT, GUJARAT

- *Qualified in 2004 as Distance Learning Student.*

NIIT

HONORS OF DIPLOMA IN WEB CENTRIC COMPUTING – 3 Yrs.

- Structure Query Languages 6.0 (Professional Level)
- Lynux 7.0
- Java (Professional Level)
- C & C++ Languages
- WINDOWS NT
- MS Office

Qualified with FAIR Class in 2002.

PERSONAL INFORMATION

DATE OF BIRTH: 20/12/1981

SEX : MALE

MARITAL STATUS : MARRIED

LANGUAGES

GUJARATI(Mother's Tongue), HINDI & ENGLISH.

REFERENCE

1. Mr. KETAN DAVE
HDFC BANK LTD
Risk Intelligence& Control (RIC)
Ahmedabad.
Mob No. 09377546734

2.Mr. KRUPESH SHAH
HDFC BANK LTD
Area Sales Manager
Surat
Mob No. 09328244941