

KEDAR MUKUND JOSHI

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SENIOR PROFESSIONAL – BANKING • PUBLIC RELATIONS • MARKETING

Highly focused, and dedicated professional with exceptional financial skills, and strong client satisfaction record; Unique combination of astute **financial/banking industry prowess**, keen economic trend awareness, and disruptive **sales strategy** expertise; Cross-sell CASA products - value, numbers, credit card, Demat, loans for diversified customer segments via multiple channels; Initiate positive behavior change through extensive **mentoring, coaching, and training** efforts; Directed **business development** function for **15 branches** with **budgets of ₹80Cr and teams of 130**

CORE COMPETENCIES

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|----------------------------------|-------------------------------|--------------------------|
| ✓Branch Banking Operations | ✓Retail Sales Management | ✓Relationship Management |
| ✓Client Satisfaction Initiatives | ✓Strategic Planning/Execution | ✓Business Development |
| ✓Profit Centre Operations | ✓Team Building & Leadership | ✓Process Improvement |
| ✓Channel & Account Management | ✓Training & Development | ✓Operational Excellence |

PROFESSIONAL EXPERIENCE

ICICI Bank Ltd

Aug 2019–Present

Regional Head – Retail Branch Banking

Profit Center Ops • Retail Banking • Attrition Management • Learning & Development • Business Growth

Direct profit center operations of 7 branches with a targeted ₹83Cr income and 120-member team for Andheri (Mumbai) and surrounding areas; Focus on achieving NII income and fee targets, and sales targets across ~32 products adding to the profits of the region for liabilities products, third party products (mutual funds, insurance) and assets (term loans, CC/OD limits, working capital loans, trade finance, agricultural lending under Priority Sector)

- Reduced **staff attrition level** by 18% in 6 months through **continuous learning & development** which in turn **improved business** by 12% YoY and **reduced hiring costs** by approx. 3%
- Boosted **Business campaign % actioning** by 43% with a **campaign size** of ~4000 data points and **conversions** by ~9% thereby resulting in **increased business profitability** 1%, and **better sales outcomes** worth ₹45Cr
- **Enhanced NPS score** 17%, and **staff efficiency** 7%, **reduced complaints** 11% by renovating 2 branches after gap of 15 years
- **Increased productivity of team members/branch** 13% and **reduced costs** 2% by designing training programs
- **Brought down client complaints** 11% ; ramped up CSAT scores through regular interaction with clients, prompt resolution of queries and escalations, while ensuring strict adherence to documentation, systems, and compliances
- Achieved all business targets for loans against securities winning the 'King of the LAS' award in 2021
- **Boosted life insurance business** 9% making the region as the 'Best in life insurance contribution' in 2019
- **Attained highest business numbers** by 110% for POS machines and won the 'Battle of Champions' award in 2019
- **Chaired weekly meets** with Business Heads to handle hiring requirements and strategize recruitment for potential deal wins

IndusInd Bank

Aug 2018–Aug 2019

Regional Head – Sales

Service & Operations • Channel Sales • Stakeholder Relations • New Branch Setup • MIS

Chosen to champion regional sales, service, and operations for 15 branches in Baroda home market with revenues worth ₹1000Cr; provided leadership and guidance to a team of 110 in driving channel sales of liability, assets, third party

products, and proposal strategies from branches; kept stakeholders updated on latest products, policies, and services offered by the bank; networked with potential customers and supported functional teams in promoting the bank's products

- **Enhanced regional performance 12% and turned around the region from a low performing one to a profitable one;** recruited 7 Branch Managers in 4 months and an additional Branch Manager at the bench
- **Improved business, profitability, and stability** of the branch by imparting daily knowledge sessions/classes for staff members on various products, and operational aspects, gaining high morale and enhanced efficiency of the employees
- **Slashed attrition by 27% ;recruited 40 employees** leveraging extensive banking expertise and experience
- **Designed a regional level MIS system to avoid delay in MIS sharing and frequency for better control**
- **Ignited operational efficiency by 17%** by improving business within 8 months and aligning staff as per talent/best fit
- **Increased market reach and penetrated through markets by initiating winning sales and marketing strategies**
- **Setup new branches** by identifying potential business areas, recruitment, channel management, and effective strategies
- **Boosted CSAT** by generating business leads, customer contact programs, and organizing events/promotional activities
- **Chaired HNI/NRI meets/calls** on risk profiling, asset allocation, and long-term financial planning, fetched business worth ₹37Cr

HDFC Bank Ltd., Baroda

Sep 2009–Aug 2018

Branch Manager/Deputy Vice President

Retail Sales • Process Enhancement • Customer Satisfaction • Revenue Generation • Cross-Sales

Spearheaded complete retail sales, and operations for the branch with revenues worth ₹1300Cr assisted by a 50-member team of experts; grew through increasingly responsible roles from Sr. Manager – Manjalpur Branch (Sep 2009–May 2012) to Asst. VP, Bharuch Branch (May 2012–May 2015) and as Deputy VP, Alkapuri Branch (May 2015–Aug 2018)

- Provided assistance to the Branch Managers as “Back-up” through a promotion at Karelibaug branch with a book size of ₹45Cr and Alkapuri branch with a book size of ₹250Cr for 2 years; **appreciated for support by the leadership**
- **Implemented various process enhancement initiatives** via different measures to **enhance customer satisfaction**
- **Generated additional revenues worth ₹ 2 cr through cross-selling** of products like TPP, FX, retail assets, etc.
- **Multiple ‘Awards’ and ‘Appreciation Letters’ for business performance, service, and operational excellence**

PREVIOUS CAREER

Regional/Cluster Head – Sales, Birla Sunlife Asset Management Company

Dec 2007–May 2009

Regional/Cluster Head – Service & Operations, ICICI Prudential Life Insurance

Jul 2007–Dec 2007

Personal Banker/PB Authorizer/Branch Manager, HDFC Bank Ltd

Mar 2001–Jun 2006

EDUCATION & CREDENTIALS

Bachelor of Commerce: Maharaja Sayajirao University of Baroda

ADDITIONAL INFORMATION

Languages: English (Fluent), Hindi (Fluent), Marathi (Native), Gujarati (Intermediate)

IT Skills: Microsoft , Outlook, Finware, Lotus Notes, UBS