

BHAVIK MAHENDRAKUMAR MERCHANT

Enterprising leader with a proven record of driving sales and revenue along with shaping organizational operations in alignment with business vision; targeting senior level assignments in **Credit Management** with a reputed organisation in **Corporate Sector** preferably in **Barora / Ahmedabad**

Profile Summary

Focused professional with **over 12 years** of experience. Proficiency in credit / loan administration of various Retail & SME loans including due diligence, sanction of loans, sourcing, structuring the deal, minimizing the risk, credit appraisal & monitoring, portfolio performance analysis and facilitating policy level changes. Worked with internal teams identifying key risk factors for various industries and developing credit programs covering selection criteria with suggested mitigates.

Part of handling business relationships with Financial Institutions, State & Central Public Sector Undertakings to increase the customer base through offering various corporate banking products, solutions & services. Monitored branch resources i.e., operating staff, sales team as well as the relationship manager channel for business acquisition and achievement of branch budgets.

Highly skilled in leading teams for running successful operations & developing procedures, service standards for business excellence. Expanded business, drove revenue growth, optimized cost, maintained high standards of audit & compliance and partnered with cross-functional stakeholders.

Work Experience

Since Dec'08 with The Federal Bank Ltd., as Assistant Manager - Banking Operations

Key Result Areas:

- Managing overall branch banking operations along with portfolio of both, retail & SME loans & advances
- Steering audit compliance, NPA recovery and credit management; managing credit proposals, right from processing till documentation with post & pre disbursement compliance
- Spearheading the proposal up to the level of processing & disbursal of amount; monitoring banking analysis of advance clients
- Providing complete range of banking services for smooth & complaint free branch functioning
- Preparing MIS reports & other statements to apprise management of process operations and assist in critical decision-making
- Following the process/procedure of bank & ensuring compliance to rules & regulations of bank including latest circulars & notifications
- Implementing policies / procedures for all round development of bank; reducing overall costs to bank through various means
- Administering sales & marketing operations for achieving sales growth
- Identifying new streams for revenue growth & developing plans to build consumer preference; promoting new products and ensuring their availability, distribution & market development
- Directing customer centric operations, forwarding customer instructions to concerned department & ensuring customer satisfaction by achieving delivery & service quality norms
- Interfacing with clients for understanding their requirements & suggesting most viable solutions / products
- Cultivating client relations for customer retention & repeat business
- Leading, mentoring & monitoring team performance to ensure efficiency in process operations and meeting individual & group targets

Contact

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Core Competencies

- Credit Risk Management
- Branch Banking Operations
- MIS Reporting
- Retail / SME Loans & Advances
- Sales & New Business Development
- Portfolio Management
- Compliance Management
- Relationship Management
- Strategy Planning
- Key Account Management
- Process Improvement

Soft Skills

- Communicator
- Innovator
- Thinker
- Collaborator
- Intuitive
- Team Leader

Career Timeline

Since Dec'08
The Federal Bank Ltd., as Assistant
Manager - Banking Operations

Dec'06-Dec'08
Green Channel Travel Services, Baroda as
Assistant Manager – Foreign Exchange

Oct'05-Jul'06
Vyas InfoTech Pvt. Ltd., Ahmedabad as
Business Development Executive /
International Marketing Executive

Trainings / Workshops

- Completed the Credit Management Programme conducted by 'CRISIL'
- Research Project: "Export Market Potential of Activated Carbon in Israel"
- Workshop on Entrepreneurship Development and Communication Skills undertaken 'MITCON Consultants'
- Presented on Product Promotion, ECGC, Foreign Direct Investment (FDI)
- Computer Course from LCC covering MS Office and Internet Application

Significant Accomplishments:

- Managed Asset portfolio worth over INR 100 Crores
- Maintained least delinquency across all locations; maintained nil audit error including processing and branch audit
- Grew business by 30% by year on year
- Led teams of various sizes across all locations
- Developed current prospect database of clients within specified business sectors to generate effective leads



Previous Experience

Dec'06-Dec'08 with Green Channel Travel Services, Baroda as Assistant Manager – Foreign Exchange

Analysed business potential and conceptualised & executed strategies to drive sales & achieve desired targets. Undertook trading of different foreign currencies. Managed transactions related to exporting of foreign currencies. Acquired new clients through meetings with new corporates to develop professional relationship to increase FOREX business; developed relationships with key decision-makers in target organizations for business development.

Oct'05 - Jul'06 with Vyas InfoTech Pvt. Ltd., Ahmedabad as Business Development Executive/International Marketing Executive

Developed key clients including ABB, Bombardier, IOCL, ALSTOM & L&T. Garnered huge business from Bombardier & ALSTOM. Key role in commencing the business with ALSTOM.



Education

- MBA (International Business) from Bharati Vidyapeeth, IMED, Pune in 2005
- BBA (Marketing & Finance) from SLIMS, Gujarat University in 2002



Summer Internship

Title: General Overview of Business Practices
Organisation: Garrison Polysack Pvt. Ltd., Baroda
Duration: 50 days
Synopsis: The project dealt with analysing the details of polysacks supplied to Ambuja Cement
Key Learning: Learned the process of manufacturing the polysacks

Industrial Visit: Cadila Pharmaceuticals, Sabar Dairy



Extracurricular Activities

- Core member in organising Seminars and workshops in IMED, Pune
- Performed in various Music Concerts at district level as a Pianist



Personal Details

Date of Birth: 29th November 1981
Languages Known: English, Hindi & Gujarati
Nationality: Indian
Marital Status: Married
No. of Dependants: None
Driving License Details: GJ06/419328/01