

Ravi Prakash Banka *Regional Service Head, ICICI Bank*

📍 Ahmedabad, India ✉ rpbanka@gmail.com ☎ 7875440511

in <https://www.linkedin.com/in/ravi-banka-4b86a638/> 📅 10/05/1964

👤 PROFILE

Professionally qualified Senior Banker with comprehensive experience in all vital areas of banking viz. Retail, Agri, SME, Rural, Corporate & International Banking, NPA Mgt. including managing Forex, Credit & Ops Risk, Structured Finance, etc. An effective team leader with good interpersonal and communication skill along with impeccable problem solving ability. In my 33+ yrs of career, I have successfully integrated solid management, business development in pursuit of bottom-line goals and objectives

🧠 SKILLS

Business Development

Credit and Forex Transactions

Market Risk Assessment

Retail Lending

Wealth Management Products

Financial Analysis & Reporting

Financial and Strategic Planning

Networking & Relationship Building

Man Management

Team Building / Leadership

📁 WORK SUMMARY

- Managing **zonal operations** with greater focus on operational efficiency and customer service and delivery.
- Handling **Credit Management** – appraisal, sanction, documentation and follow up of large advances.
- Scrutinizing liquidity position and **Foreign Exchange Risk** position.
- **Monitoring Interest Rate Risk** and coordinating foreign exchange transactions.
- Handling Trade-**Import/Export finance, trade credit** and queries.
- Supervising **International Operations** and establishing Corporate Relationship.
- **Generating new business** through networking and innovative marketing initiatives and strong referrals.
- **Administering Personal Banking** with regard to all facilities extended by the bank.
- **Overseeing Audit** related work – Statutory, FEMA, Concurrent, Internal, Legal and Stock Audit.
- Dealing with all **internal administration** and housekeeping of the exceptionally large Branch.
- Directing work activities to the team, motivating and providing guidance to achieve individual and team goals.

📁 PROFESSIONAL EXPERIENCE

Operational Head, Txn Bkg, MP & Gujarat, ICICI BANK LTD  01/2021 – 05/2022 | Ahmedabad, India
Responsible for **Forex, Trade Finance & General Bkg Operations** (Comm. Banking)

- Includes Trade Risk Mgmt., Delivery & Service (Both Online as well as Offline), Branch Operation, Complaint Mgmt, Audit & Compliance (Both Internal & Regulatory)
- All Operational Units under me were rated 7 Star, highest available
- Through pure Service staff efforts, we generated an income of Rs. 25.97 Mn, highest among all Zones.

Regional Head, Comm Bkg, South Gujarat, ICICI BANK Ltd 01/2019 – 01/2021 | Surat, India
Profit Center Head for entire Region

- Responsible for marketing of Comm. Banking products such as **Trade Finance, CMS** (structured solutions) to SME, LCG, MCG, CMD, FIG, GBG.
- **CASA grew to Rs.9000+ Mn and Profit grew by 47%.**
- **We earned an Op Income of Rs. 252.45 Mn for FY22.**
- Clientele - L&T and Group, Pratibha Group, Atul Ltd, SMC, DGVCL, Venus Jewels, Colourtex, Anupam Rasayan, etc.

Surat - May '15 - Jan '19

- Responsible for **Commercial Banking, Trade Finance & CMS** (structured solutions), Govt. Banking, Retail.
- **CASA Rs. 5500+ Mn and Asset Rs. 29500+ Mn.**
- Clientele - Essar Steels, Kribhco, Sumeet Industries, Shubhlakshmai, SUMUL

Nashik Apr'11-May'15-

- Responsible for entire branch ops, service, compliance & mktg and CMS & Trade Finance
- **Developed IT-solutions** for Co-operative Sectors
- **CASA of Rs. 4500+ Mn and Asset Rs. 4000+ Mn.**
- Clientele - Mahindra Sona Ltd, Jindal Saw Ltd, ABB Ltd, Varroc, Kirlosker Oil Engines Ltd, Badwe Engg, Nashik Municipal Corporation, District Collectors, Tehsildars.

Chief Manager, State Bank of India**Rural & CPC, Kutch - Jun'10 - Apr'11**

- Responsible for entire operation of **Credit Risk Mgmt (CRM)** of the assigned region – processing, sanction & monitoring of **38 Branches** and Developmental Banking. (**Total Portfolio Rs.598 crores** includes Retail, SME & Large value)
- Facilitator Citizen Program Feb '10 - Jun '10: **Conducted 39 special training** programs for SBI employees on Self Actualisation and Effectiveness.

CM & Head (Rural CPC), Baroda Feb '09 - Feb '10

- Responsible for Appraisal, Sanction & CRM (Development Banking) for the rural and semi urban **39 Branches**.

Network Head (NPA Monitoring), Ahmedabad Nov '08 - Feb '09

- Responsible for entire operation of CRM and Debt Recovery of the assigned Network (532 Branches). **NPA reduced 1.3x.**

Chief Manager (Branch Head), Baroda Jun '08 - Nov '08

- Business grew in 5 months from **Rs. 5150 Mn to Rs.7200 Mn.**
- Facilitating quarterly review of clients' risk profiles and advising to review financial plans with the entire range of wealth management solutions offered.
- Managing branch operations with greater focus on operational efficiency and customer service and delivery.

Zonal Head (Credit & NPA Monitoring), Baroda May '07 - Jun '08

- Responsible for entire operation of CRM of the assigned zone **228 Branches**
- Arranging seminars on Basel2 implications and data purification.

Chief Manager (Credit), Baroda Nov '06 – May '07

- Responsible for entire operation of CRM of the assigned **39 Branches** and Developmental Banking.

Chief Manager (Branch Head), Ankleshwar Jun'05 - Nov'06:

- Heading Credit Intensive Branch (**Total Business grew from Rs.500 Mn to Rs. 1200 Mn & Profit by 2.7X**)
- Appraisal, sanction, documentation and follow up of large advances.

Manager-in-Charge, Forex Services, Ahmedabad Jan'03-Jun'05

- Scrutinizing liquidity position and Foreign Exchange Risk.
- Monitoring Interest Rate Risk and Coordinating Trade Finance & Trade Transactions - both Domestic & International.

Manger, Gandhinagar Sep'01- Jan'03

- Responsible for Computerisation and ATM launching along-with diametric opposite portfolio of Logical conclusion of Disciplinary cases against employees.

Deputy Manager, Credits, Gandhinagar Aug '99 - Sep '01

- Responsible for Credit & Trade Risk Management of **37 Branches** and Developmental Banking.

Branch Manager, Mithapur (Surajkaradi) Dec '96 - Aug '99:

- Head of Profit Centre and responsible for both Sales & Ops.
- **Total Business increased from Rs. 7 cr to Rs.11.5 cr & Profit from Rs.0.98 Cr to Rs. 2.23 Cr**

ACHIEVEMENTS

- MP & Gujarat Region **rated 7 star** under my supervision
- Surat Branch declared as **Top 5 Branches** Pan India under my leadership
- Disbursal of Hailstorm & Drought Relief Fund to beneficiaries under DBT for **40 Tahsils (Maharashtra)**.
- E-Tendering solutions to **more than 200 Govt.** entities including PWDs, ULBs, WRD, ZPs, etc
- **Ensure payment of Total Rs. 82 Crs** for Drought Relief for Aurangabad Commisionerate.
- Successful e-Tendering of **Sand Ghats for 10 districts**.
- Collection & Payment Solution for many ULBs, Co-op Banks & Corporate.
- **Appx 1700 Cases- Rs. 220 crores** processed and sanctioned at RCPC, Vadodara.
- **Increased the deposit base** of the Alkapuri branch by Rs.100 crore in flat 5 months.
- Played key role in **recovery of Rs. 12.49 crores** in Written off accounts.
- Displayed ability in up-gradation of **NPA to Std Assets to the tune of Rs.30.10 crore.**
- *At Ankleshwar IE*
 - Advances grown from Rs.32 crores to Rs. 83 crores
 - Earned highest ever profit of Rs.2.50 crores
 - Deposit raised from Rs.18.21 crores to 36.73 crores
- Forex business grew from **Rs. 16700 mn to Rs. 18709 mn** at OB, Ahmedabad.
- 30 FCNB (DL/TL) to the tune of **1329.50 million were disbursed** at OB, Ahmedabad.
- **151 PCFCs were disbursed** to the tune of 498 million, at OB, Ahmedabad.
- **Generated business of Rs.3 crores** for Morbi - Sep '99.

LANGUAGES

- English
- Hindi
- Gujarati