**rajesh kumar surani**

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**Credit Risk Analyst || Business Intelligence Operations || INTERNATIONAL BANKING || TRADE finance**

**executive SUMMARY**

* Highly skilled finance professional with over 20+ years of rich experience in Strategic Planning, Branch Banking, Banking Operations, Business Development Operations, Banking Functions, Credit Administration, Trade Finance, International Banking and Forex
* Strategic planning expertise in designing and implementing systems / procedures to enhance the overall efficiency of the organization in line with the corporate business goals
* Hands-on experience in conceptualizing and implementing financial procedures& sales strategy, including working capital management and internal financial controls
* Proficiencies in carrying out operations with extensive knowledge of the government policies, regulations and provisions of various statutory acts with relevance to foreign exchange
* Excellent knowledge of the key regulatory requirements as well as Payment Service Regulations and ability to interpret complex regulatory information
* Adept at providing interpretation and guidance to help maintain regulatory compliance and effective management of risks, along with facilitating engagement with clients to discuss and share views of regulatory compliance
* Enhanced leadership skills through portraying a common vision and providing junior team with a sense of direction by persuading, convincing, influencing or impressing in order to gain support
* Articulate communicator backed by confidence to communicate with internal and external stake holders at all levels

**SKILL SET**

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| --- | --- | --- |
| Risk Management | Compliance Regulations | Business Intelligence & Research |
| Data & Operations Management | Project management | Budgeting and Cost Analysis |
| Process Management | Knowledge Management | Process Improvement |
| Team management | Client Relationship Management | Financial Analysis |
| Credit Risk | Data Analytics | Revenue and Profitability |
| Credit Analysis | Robotic Process Automation | Corporate Strategy |

**career snapshot**

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| --- | --- | --- |
| **Organization** | **Designation** | **Duration** |
| Nugini Capital | Consultant Director | Nov 2018 - Present |
| Dubai Bank Kenya Ltd, Nairobi | Business Development Head | Apr 2014 - Sep 2018 |
| DCB Bank ltd | Group Associate Vice President | Jan 2013 – Mar 2014 |
| Group AVP Branch Banking | Jan 2011 – Dec 2012 |
| Kotak Mahindra Bank Ltd | Chief Manager – Branch Banking | Sep 2008 – Jan 2011 |
| Branch Head and In-Charge CBM | Mar 2007 – Sep 2008 |
| Branch Manager | Jan 2006 – Mar 2007 |
| Centurion Bank of Punjab Ltd. | Branch Manager | Oct 2003 – Dec 2005 |
| Co-operative Bank of Ahmedabad | Assistant Manager | Aug 1998 – Sep 2003 |
| Shakambhari Pulp & Board Mill Pvt. Ltd | Office in charge and Sales Supervisor | Jun 1993 – Aug 1996 |

**high level Key Deliverables**

**Strategic Planning:**

* Responsible for directing the Banking Group's operational efforts to support new business development, strategic initiatives and business performance management
* Identify and refine business goals - develop, implement and execute projects and programs to achieve those goals
* Engage with business partners to ensure that critical strategic decisions are well thought out prior to execution
* Assist Division Heads with central issues, policies and procedures, white papers, analysis and administration
* Counsel executives on business unit insights to ensure organizational alignment and drive attention to focus areas
* Exercise long term/short term strategic plans to optimize business profits

**Branch Banking:**

* Monitor physical cash position and dispose the surplus cash or arrange cash for daily needs.
* Monitor the receipt of inward cheques / submission of outward cheques to clearing house in time, clearing house bank balance & arranging funds in case of requirements
* Responsible for AML & KYC compliance of the various account opening forms and ensuring strict adherence to prescribed processes, audit and regulatory requirements
* Manage cash (including FX and TCs) at the branch and ensuring that cash (including FX and TCs) is within branch limit

**Banking Functions:**

* Manage all retail branch operations according to priority, monitor & authorize daily reports for all the transactional banking of the branch.
* Conduct system study to increase sales on the basis of different rations used in accounting
* Map business requirements for process enhancements and translating those into functional specifications.

**Business Development**:

* Accountable for developing, negotiating and finalizing new business; apart from servicing of regular business.
* Formulate sales and marketing strategies and reaching out to the unexplored market segments / customer groups for business expansion.
* Exercise business plans for business development & sales strategy in consultation with top management for organizational development.
* Develop new avenues for increase in the graph of annualized revenue growth

**Service and Operations**:

* Prepare MIS reports to apprise management of the business performance and assist in formulating future objectives and operational policies / procedures
* Monitor customer satisfaction survey ratings, net promoter score or any other survey/ feedback ratings taken from customers and ensure continuous improvement if below benchmark, sustain and enhance quality service

**Credit Administration**:

* Perform necessary checks and balances in compliance with bank’s credit policies before sanctioning / disbursing loans such as appraise proposals, conduct risk analysis & scrutinize relevant documents
* Supervise approval of loan proposals & credit sanctions after appraising solvency status & verifying documents as well as post sanction follow-up and disbursal of loan

**Compliance**:

* Regulate compliance with various authorities and liaise with them for seamless business operations.
* Manage credit admin activities such as filing of charge, agreement filling, stock and book debt audit, legal documentation
* Handle Pan India regulatory and statutory reporting & coordinate statutory and regulatory audits
* Ensure satisfactory ratings in all internal/external audits conducted at the branch

**accomplishments**

|  |  |
| --- | --- |
| Initiated reward and Recognition program at Branch Level | Certified with IRDA, AMFI and Trade Finance |
| Initiated Branch Level cross-function integration of manpower at DCB | Awarded best debutant at DCB Bank ltd |
| Received Best Practicing Manager Award from Hewitt in 2008 | Completed Self Enhancement Program |
| Received Best BM award for I Branch for two consecutive years | Completed ERP - Oracle financial project training |
| Launched two Banking Branch at Centurion bank and three branches at Kotak Mahindra bank | |

**EDUCATION**

2001 Executive Diploma in Banking and Finance fromNirma Institute of Management Studies

2000 Masters of Business Administration (MBA)in Financefrom IGNOU, New Delhi

1998 Masters of Business Administration (MBA)in Finance from TASMAC

1994 Bachelor of Science (B.sc) in Physics from Gujarat University, India