

CHANDER MOHAN REHANI

Mobile: +91-9415589528, 6394739128

E-Mail: chander.rehani@yahoo.com

SENIOR BANKING, TREASURY & RETAIL & SME LOAN PROFESSIONAL

Results-driven, High Integrity & Banking Professional with nearly 38years of rich banking experience in management of large Retail & SME Loan, Documentation, Credit Risk, Credit Portfolio Management, Treasury Management, Business Strategy, Resolution of NPA& Retail Banking, Processing & Sanctioning of Housing, Car, Education, Mortgage SME Finance in Banking / Financial sector/Digital channel viz ATMS/GREEN CHANNEL/OTHER DIGITAL CHANNEL AS WELL AND PROMOTION THEREOF.

Targeting senior managerial assignments in Banking Operations Management, Treasury Management, Credit & Risk Management and Retail & SME Loan Operations/DIGITAL CHANNEL

Location Preference: , NCR/DELHI, BHOPAL, NOIDA, GWALIOR, INDORE, JHANSI

CORE SKILLS

- Banking Operations Management
- Retail & SME Loan Operations
- Credit & Risk Management
- Documentation
- Currency Chest Operations
- Treasury Management
- Mutual Fund & Audit Mgt.
- Credit Portfolio Management
- KYC & AML Operations
- Collection & Compliance Management
- Settlement, Claim & Recovery Management
- Credit Policies Implementation
- Customer Service Management
- Branch Administration
- Team Building & Leadership
- Digital Channel Management

PROFILE SUMMARY

- Associated with State Bank of India, Jhansi as Senior Manager and presently working as Channel Manager Supervisor, State Bank of India, Alternate Channel.
- Certified Associate of Indian Institute of Banking & Finance (CAIIB)
- Goal-oriented professional: capable at managing various Retail Assets Products and skilled at processing & sanctioning of Housing, Car, Education, Mortgage & other Retail & SME Loans, maintaining Loan Portfolio and Loan Securities in Safe Custody
- Excellent in managing Corporate Banking functions with overall responsibility of end-to-end execution of fund raising mandates, maximizing income, corporate loans and other structured transactions
- Extensive exposure in branch administration & daily operations of full-fledged branch offices including customer service, business growth & profitability, product sales, audit functions, security and safety in accordance with the bank's objectives
- Skilled at ensuring that Know Your Customer (KYC) and Customer Due Diligence for new account opening and maintenance of existing client accounts is in compliance with local regulations as well as the Bank's global procedure
- Skilled at implementing strategies for business with a view to penetrate new accounts and expand existing ones for meeting pre-determined business objectives & targets
- Senior tech-savvy person (knowledge in banking software like Finacle), strong team-oriented leader, possess deep credit & risk analytical skills, eminently capable of achieving both corporate & personal goals in diverse environment & culture
- Effective leader with excellent motivational skills to sustain growth momentum while motivating peak individual performances
- Presently working with State Bank of India, As channel Manager supervisor, heading team of eight channel Manager under my team:-Team mainly looks after promotion of digital channel in State Bank of India, presently station at Jhansi.
- Recently working as Channel Manager Supervisor in STATE BANK OF INDIA, as Channel Manager Supervisor, Digital Channel , of SBI ATM OPERATIONS/ATM MONITORING/CASH DEPOSITS MACHINES/INTERNET BANKING /YONO OPERATIONS/YONO CASH PAYMENT RHOUGH ATMS WITHOUT ATM CARDS ,PROMOTION OF GREEN CHANNEL OF SBI AND PRODUTS OF GREEN CHANNEL . I AM HEADING TEAM OF 8 CHANNEL MANAGER UNDER MY LEADERSHIP.

LEADERSHIP & MANAGERIAL SKILLS

- Leadership:** Advises the management on business strategies, promotes organization among customers and drives organization mission through employees & motivates employees in organization
- Visionary:** Ensures team has sufficient & up-to-date information, looks to the future for change opportunities, interfaces between Management, Employees and Customer
- Decision Making:** Formulates policies and planning recommendations to the management, decides or guides courses of action in operations by staff / employees

Strategic Contributor: Capable of directing business in new and growth areas and motivate people to perform beyond their normal past shown skills / levels

NOTABLE ACCOMPLISHMENTS ACROSS THE CAREER

- Recognised & received the **Best Branch Manager Award** for entire zone in Dec, Jan & Feb in 2016 & 2018
- Successfully acquired **Best Performer Award** in Housing Loan, Car & Personal Loan Category by launching effective events & campaigns on various occasions
- Merit of attaining **Top Performer Award** in entire Kanpur zone in Sovereign Gold Bonds
- Achieving maximum growth in deposits & P segments advance in entire Kanpur zone

WORK EXPERIENCE

Nov'80-Jun'18	State Bank of India, Jabalpur, Gwalior, Bhopal, Lucknow Kanpur, Kararai, Parichha, Lalitpur & Jhansi From Sr Assistant to Senior Manager/Chief Manager, State Bank of India
July 2020 to till date	<u>CHANNEL MANAGER SUPERVISOR, HEADING TEAM OF 8 CHANNEL MANAGERS IN MY TEAM</u> <u>LOOKING AFTER WORK OF PROMOTION OF ATM CHANNEL, GREEN CARD AND MIGRATION OF CUSTOMERS TO GREEN CHANNEL</u>
Growth Path/Deputations:	
Nov'80-Dec'92	Sr. Assistant, Jabalpur & Gwalior
Jan'93-dec'03	Special Executive, Jhansi
Jan'04-Jan'05	System Administrator/Cash Officer/ ATM In-charge/Internet Banking In-charge, Luck now.
Feb'05-Mar'07	Filed Officer (Retails & SME loans)/ System Manager/ ATM In-charge, Railway Station Branch, Jhansi
Apr'07-dec'09	Deputy Manager-SME Loan Processing, Documentation & Recovery (Loan Processing Cell), Jhansi Also included Risk rating and analysis of balance sheets
Jan'10-dec'10	Branch Head-Karari Branch (staff size 20)
Jan'11-apr'12	Manager- CGTMSE loans, SME loans, initiating soft & hard core recovery, Auditing of 50 branches Linked to AO besides ensuring compliance of Govt Tax compliances, while posted at Administrative Office
May'12-Nov'13	Manager- (SME loans) -Issue of Bank Guarantee, letter of credit & sanction of various tailor-made SME loans ,Cash credit limits including Risk Rating and initiating recovery proceedings including Documentation
Nov'13-OCT'16	Chief Manager Sanction-SME & Retail Loan Hub- successfully led 20 branches, Jhansi and handled Loan portfolio of 4222 loans of 1272.15 crore including maintenance of home loan, car loan, loan against property ,SME loans and creation of mortgager as well on the properties mortgaged to the Bank
Oct'16-Apr'18	Branch Head/ Senior Manager- SBI, Railway Station Branch, Jhansi. It was a big sized branch having 50 staff under me-Functions included RBI currency Chest Operations, ATM Operations, Govt. Business, Reconciliation of Govt. Business funds with RBI apart from all the branch operations of large sized Branch with handling of CASA deposit of 725.00 crore and loan portfolio of Rs 210.15 crore with NPA, Barely 0.02% of total advance portfolio, with excellent customer service.
July 2020 to till date	<u>CHANNEL MANAGER SUPERVISOR, HEADING TEAM OF 8 CHANNEL MANAGERS IN MY TEAM</u> <u>LOOKING AFTER WORK OF PROMOTION OF ATM CHANNEL, GREEN CARD AND MIGRATION OF CUSTOMERS TO GREEN CHANNEL</u>

Key Result Areas:

- Administered activities involving:
 - Branch operations spanning Clearing, Cash, bill discounting, deposit accounts, Retail Trade Finance, Cash Management and Liability Products
 - Manage safe custody of securities, performing & Non-performing assets of the bank and management of securities held against the loan portfolio
- Ensured compliance with statutory/ regulatory requirements specified under different acts governing banking regulations by RBI and GOI
- Monitored functions such as pay order & demand draft generation for clients and Management of lockers
- Worked in coordination with RTGS (Real Time Gross Settlement) Department
- Provided short term/ long term, working capital and Infrastructure term financing solutions
- Maintained working capital finance relations (Trade Advance, Bank Guarantee, Cash Credit & Term Loan Proposals) and meeting disbursement targets
- Established strong Business Partner Relationship –SBI Life & SBI Mutual Fund

- Steered branch operations aspect and ensuring compliance with KYC & AML norms in regular business sourcing
- Led, trained & supervised as well as delegating day-to-day operations to the Operations Head or other branch personnel
- Participated in community affairs for increasing the Bank's visibility and enhanced new & existing business opportunities by holding various free health check-ups camps
- Facilitated customer centric banking operations and ensured their satisfaction by achieving service quality norms
- Conceptualized and implemented competent strategies with a view to penetrate new accounts and expand existing ones for a wide range of banking products & services
- Improved areas and implemented adequate measures for maximizing customer satisfaction level
- Supervised retail assets operations & customer service for all products that is home loan, loan against property, auto loan, commercial vehicle and equipment, loan against securities & education loans
- Formulated strategic plans, directing retail assets business operations, consistently increasing revenue, profits, productivity focusing on new customer addition & customer retention

EDUCATION

B.Sc. from Bundelkhand University, Jhansi in 1978 (topped the University with Distinction)

PERSONAL DETAILS

Date of Birth: 18th April 1958

Address: B 11 ELDECO COUNTY RAJGARH , JHANSI UTTAR PRADESH

Languages Known: English, Hindi & Punjabi