

Prasad Khedekar

prasadkhedekark3@gmail.com | +91- 8237777929

Date of Birth-11 Aug 1990

EDUCATIONAL BACKGROUND

YEAR	DEGREE	INSTITUTE	BOARD/UNIVERSITY	RESULT (%/CGPA)
2015	MMS (Marketing)	Sydenham Institute of Management Studies and Research and Entrepreneurship Education	University of Mumbai	70.8
2011	Bachelors of Technology	Veermata Jijabai Technological Institute, Mumbai	University of Mumbai	5.60
2007	H.S.C.	KLES College, Ratnagiri	Maharashtra State Board	74.83
2005	S.S.C	LTTEMS, Ratnagiri	Maharashtra State Board	78.53

Objective: An MBA professional with 7 years of substantive experience in Retail & Branch Banking. Successfully provided full leadership and direction to a team of employees in an effort to grow sales, increase profits & client base in coordination with the product and consumer team with the utmost motive of customer satisfaction

State Bank of India – 7 years

Branch Manager-Elphinstone Road Branch, Mumbai

(Apr'20 – Present)

- Supervising Retail banking, cards and Payments, Capital markets, Wealth management
- Heading Elphinstone Road Branch, Mumbai with team of 15 employees with diversified portfolio of Personal Banking and Small and Medium Enterprise Banking
- Devised and implementing various marketing and sales strategies to increase brand & product visibility to ensure business development and customer retention
- Conducting daily proof processes to ensure operational compliance with applicable RBI regulations; investigate & mitigate controllable losses amongst branch by adhering to SBI's norms and policies
- Successfully completed RFIA audit and compliance exercise with rating of AA for branch in Operational and Credit areas
- Developed strategic marketing plans for a product or product line through market research, competitive analysis, pricing, customer engagement, and business planning.

Defence Service Branch, Colaba, Mumbai

(Oct'18 – Mar 2021)

- Heading Defence Service Branch, Colaba with a team of 8 employees (Relationship Manager, Service Manager, Field Manager, Cash Officer & 4 Customer executives) by adopting the customer centric approach
- Ensuring effective and hassle-free cash management of several Defence institutes such as Schools, Supply depot, Petrol pumps, Hospitals, Food mess etc. by implementing various digital payment gateways
- Identifying new business opportunities for branch, for e.g.: exclusive tie up with Defence canteens to source maximum car loans through SBI, collaborating with various vendors and suppliers of Defence units
- Liaising with regiment centers and headquarters of Defence forces for expanding the relations at institutional level and also increasing the spread of our Defence salary package
- Maximizing sales performance to achieve stated revenue targets through liability products (Current/ Savings/ Term deposits), wealth management products and asset related products (Personal/ Home/ Auto Loans)
- Deep working and structured thinking in shaping deliverables, creating offering, assets, and proposals

Premier Banking Branch, Breach Candy, Mumbai

(Jun'17 – Sep 2018)

- Headed a team of 6 employees (Wealth manager, Relationship manager, Cash officer, Credit officer & customer executives) to build the business for the branch at a nascent stage
- Integrated segment partners (e.g.: SBI Life, SBI MF, SBI General, SBI Cards etc.) into the branch; thus, consistently achieving monthly targets for the whole tenure by cross selling and upselling means
- Initiated & implemented 10+outbound BTL marketing campaigns & sales activities to increase SBI's market visibility & build partnership with car dealers, merchants & institutions/corporates to drive sales
- Presented my understandings to the Product team by assessing customer's feedback for the betterment of deliverables, which lead to enhancement in customer service
- Played a dual-hatted role by being the member of the Digital Implementation team for SBI's new digital products
- Provided insights to the SBI Wealth team for the conceptualizing of new products exclusively for the HNI clientele
- Monitored the sales team by timely updating them through various training programs to ensure customer satisfaction and employee's professional growth highly satisfactory environment for the team

Deputy Manager | Retail Loans

(Apr'16 – May 2017)

- Handled the following retails loans: Home loan, Auto Loan, Personal Loan, Pension Loan and Gold Loan achieving YOY growth of 10%
- Sanctioned & managed 50+ MUDRA loans, a significant government initiative driven by SBI for microfinance
- Identified areas of improvement by implementing PDCA tool, thus resulting in a reduction of approx. 15% NPA's
- Conducted weekly internal checks on lending procedures to ensure adherence to RBI guidelines & bank policies

Management Trainee

(Apr'15 – May 2016)

- Completed 8 weeks of training in Apex training centers and learning cells of SBI. The content of training included corporate banking, retail banking, rural banking, international banking and financial advising
- Completed On-job-training in 2 retail branches of SBI, retail assets credit processing centers, multi product sales team, trade finance and SME centralized credit cell
- Exposure to all kind of small advance's including Personal segment, SME segment, Agriculture segment

Achievements

(Apr'15 – Present)

- Ranked 1st for maximum usage of alternate channels amongst 150+ branches in Mumbai for 2nd quarter (2019)
- Awarded 'Best Branch' for disbursing highest amount (2Cr+) of Personal loans for consecutive 2 quarters (2019)
- Ranked 1st in terms of highest number of car loans for Premier banking branch in Mumbai Metro Region (2018)
- Awarded as a 'Top Performing Branch' for the campaign of SBI exclusive for the highest number (100+ numbers) of 'New to Bank' HNI customers amongst 200+ branches (2017)
- Selected as the member of 'Chairman club' for exceptional growth of 200% for newly opened branch (2017)
- Selected to be a part of MDRT for generating business Life Insurance amounting to 50 Lakhs+ in a year (2016)

Certifications

- Certificate in **Marketing Analytics**- Ernst and Young Virtual Academy
- Certificate in **Introduction to Project Management**- Skillup by Simplilearn
- Certificate in **Product lifecycle management**-Great Learning Academy
- Certificate in **Brand Management**-Great Learning Academy
- Certificate in **Social Media Strategy and Inbound Marketing**- Hubstop Academey
- **CAIIB**- Indian Institute of Banking and Finance (July 2018)
- **IC 38**- Insurance Regulatory and Development Authority (September 2017)
- **NISM V A (AMFI)**- National Institute of Securities Market (April 2016)