

PRACHI DHUMAL

More than 13 years of experience in banking industry encompassing wide range of skillset for achieving goals.



CONTACT

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An experienced and well-maintained professional having ample amount of knowledge in banking sector and seeking an opportunity in the organization to use my skills and be able to contribute to the firm for which I am working. I will put my best effort to learn the company's policies and make better decisions in the favor of the company.

SKILLS

- Good organizational, managerial skills.
- Well-developed customer relations skills.
- In Dept knowledge of Know Your Customer (KYC), Anti Money Laundering (AML), Compliance and Sales retail banking operation.
- Effective communication with effective team management skill, strong analytical, problem solving & organization skills.
- Excellent interpersonal, verbal and written communication skills.
- Ability to manage multiple tasks and deadlines simultaneously.
- Good knowledge of management software and usage of its tools (Finacle, CBS (Centralized Banking system)).
- Knowledge with Microsoft office kit – MS Excel, MS Word and Power Point,

EDUCATION

- 2007-2009

Masters in Management
Studies (Finance)
IES Management
College and Research
Centre . University of
Mumbai

- 2003-2006

Bachelor in Management
Studies (Finance)
Mulund College of
Commerce. Univerisity of
Mumbai

LANGUAGE

- English
- Marathi
- Hindi

CERTIFICATION

- IRDA Certification

HOBBIES

- Reading Books
- Experimenting in
cooking

PERSONAL DETAILS

- DOB - 13.07.1985
- Excellent written
and verbal
communication
skills

WORK EXPERIENCE

ICICI BANK LTD

DEPUTY BRANCH MANAGER

APRIL 2022 - MAY 2023

- Handling overall branch operations and meeting compliance parameters.
- Performing periodic internal audits of banking procedures.
- Establishing goals and motivating team members to achieve the goals.
- Managing the overall functioning of process, identifying improvement areas and implementing adequate measures to maximize customers satisfaction.
- Conducted risk-based process review / audit in branch.
- Preparing various weekly/monthly MIS reports pertaining to process and productivity.

CSB BANK LTD

BRANCH OPERATIONS MANAGER

JULY 2012 - APRIL 2022

- Manage overall activities pertaining to Branch Operations. Exposure to Branch Banking, Cash Management, Fixed Deposits, Cash Credit Limit, Overdraft Limit, Gold Loans and Forex transactions.
- Ensure all branch functions are carried out in accordance with laid down procedures & policies in the bank manuals and circulars.
- HNI and NRI clients handling. Understanding their requirements and suggesting the most viable solution and cultivate relations with them for retention and securing repeat business.
- Complying with the KYC norms for new account opening and scrutinized account for banking products.
- Recommended loan approvals and denials based on customer loan application reviews.
- Providing training to new employees handled team and achieved target assigned to them.
- Suggesting customers with different investments options.
- Responsible for directing the use of latest technology and procedures hence increasing the client services at higher rates.
- Prepare monthly Performance Status Reports and implementation of MIS process and evaluated their effectiveness.
- Collated, analyzed and documented branch quarterly and half yearly performance details.

HSBC INVESTDIRECT SECURITIES INDIA LTD

SENIOR ASSOCIATE

SEP 2009 - APRIL 2012

- Handled HNI as well as Presidential complaints.
- Effectively resolved complaints with high-quality customer experience within TAT.
- Assessing customer feedback, evaluating areas of improvements and providing solutions to management on improvements and achieving customer satisfaction matrices.