

PRAVEEN GANEDIWAL


Senior Professional- Manager

17+ Years of Experience in

Banking & Finance (Retail & Corporate)



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Leads through example and build the appropriate culture and values; sets appropriate tone and expectations for the team and works in collaboration with risk and control partners



Profile Summary

- ▶ Capable of **champion organization values & vision**, overcoming complex **business risk & challenges**, making **high-stake decisions** in coordination with top management team and delivering on **mission-critical targets**
- ▶ Extensive experience in spearheading the entire banking functions in driving **branch profitability, sales & business development, HNI client retention & management, credit operations, banking compliance & audit** and recruitment, training & development
- ▶ Rich experience in **Cash Management and Forecasting** (Bulk Cash Flow for Corporate Banks, ATMs, Retail Branches, Cash Outages & CIT Performance)
- ▶ Efficient in **forecasting, analyzing and creating reports** on investment yields, cash position, source and use of funds as well as the economic trends; exposure in **collating and interpreting data** for determining latest trends in cash usage pertaining to other industrial trends
- ▶ Balanced **business performance delivery and cost management** constraints with risk and control matters to ensure that they do not materially threaten the group's capability to remain within risk appetite
- ▶ Ensured compliance with the **highest standards of regulatory and business conduct** including compliance with local banking laws and anti-money laundering regulations and guidelines

Key Skills :

- * Financial consultant for loan syndication specialization in secured and structured Lending in SME, Mid corporate & Builder segment and other financial advisory services.
- * Specialization in HL/LAP/WC (OD/CC).
- * Also having expertise in midsize builders (project/inventory) funding as well.

Responsibilities :

- * Understand customer needs and propose products or lending terms to cater to these requirements.
- * Carry out an initial assessments of risk and negotiate terms to acceptable level.
- * Communicate the final terms of lending and process sanction letters, security formalities and other documentation till the final disbursal.
- * Maintain consistently high services standards and customer satisfaction level through periodic engagements.



Key Skills

Retail/Branch Banking Operations

Risk Management

Financial Analysis and Control

Sales & Business Development

Governance, Oversight and Controls

Client Servicing

Profit Centre Operations

Business Strategy and Model

Market Knowledge & Economic Trends



Work Experience

❖ **Self Employed :**
Managing Partner –
Strategic financial
solutions at RBAL –
Sep -19 till date

❖ **Self Employed :**
Associate Partner –
Financial Solutions at
JAINAM from Oct-17
till Sep 19

❖ Awarded for Long Service award after completing 5 and 10 years with the bank

❖ Attended various training programs organized by bank time to time

❖ Directed the IPO/NFO/Dividend Warrants for Overall Mumbai location

❖ Liaised with all the Brokers/Branches in Mumbai locations for collection of IPO/NFO applications

AXIS Bank Ltd., as Senior Manager-Retail Banking Operations
S V Road, Andheri (w) Branch, Mumbai

Key Result Areas:

- Directing overall operational management & control of the branch which entails monitoring and direct involvement in the operations of the business lines, participation in designing of policies and ensuring effectiveness thereof
- Improving the operational systems, processes and policies in support of organizations mission, support management reporting, information flow and management, business process and organizational planning
- Managing budget/expense management, reporting and forecasting for areas managed; ensuring proper communication to the senior management concerning compliance of company and regulatory policies affecting areas managed
- Leveraging insightful knowledge of cash process analysis and design, structuring & application, cash float optimization, self-service terminal cash outages control as well as cash flow maximization
- Ensuring that operating procedures fully comply with approved bank policies and procedures and any/all statutory or regulatory requirements

Significant Achievements:

- Improved operational Controls and ensure Compliance to all regulations pertaining to Current / Capital account transactions, FEMA
- Directed entire bank's CMS arrangements starting from tie-up with the customers to overall processing management
- Ensured smooth day-to-day cash operations for Collections/Payments processes from different bank authorized agencies such as CMS Arrangement, Cash Pickup by agencies from different branch customers, ATM Withdraw Cash and so on
- Headed customer centric banking operations and ensured customer satisfaction by achieving delivery & service quality norms also to adhere to audit compliances
- Administered timely preparation, and maintenance of necessary books of accounts & records; managed time-to-time submission of reports to BH/RBO as per the their requirement
- Led overall of responsibility of cash from accepting/processing/remitting to branches, currency chest & branch back office operation, statutory compliance and in-house record keeping

Fort Branch, Mumbai Branch

Significant Achievements:

- Led the overall operations including processing of cheque and coordinating with back office post clearing operations
- Managed IPO/NFO/Dividend/Warrants for overall Mumbai location
- Administered all branch operation including counter operations, back office operation, statutory compliance and in-house recordkeeping
- Ensured timely preparation, and maintenance of necessary books of accounts and records; submitted report to BH/RBO as per the their requirement
- Managed the customer centric banking operations and ensured customer satisfaction by achieving delivery & service quality norms
- Cultivated healthy work relations with the customers for repeat business and new business development to achieve the preset targets for retail products and advances

Date of Birth: 21st August 1979

Education Qualification : MCA (Master in Computer Application)

Languages Known: English, Hindi, Marathi

Address : D-701, Nira Complex, New Golden Nest Road, Bhayander (E), Dist –Thane-401105

Personal Details

