

Priyank Pandey

Contact

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Skills

- In depth knowledge and hands-on experience of various aspects of Branch Banking. Administration and monitoring of daily operations, strategy development and implementation.

- Regional P&L owner of Business and managing the same through CASA /FD growth, consumer and corporate loans, cards and third-party products such as Life/Health/General Insurance

- Responsible for Audit/Compliance as per the internal and RBI

A professional with 14 years of experience in Branch banking /Retail Liabilities across roles like Regional Head, Branch Manager and Relationship Manager. Currently functioning as Vice President and Regional Head Branch Banking and responsible for the daily smooth functioning, compliance and profitability of Branches in the Region. Highly effective and comfortable giving engaging presentations to clients to drive new business, expand accounts and establish brand profile. Excellent team builder and leader of initiatives that result in improved revenues.

Work History

2017-11 -
Current

Vice President and Regional Head

Indusind Bank , Raipur, CG

Handling 14 Branches of the Raipur Home Market Region, responsible for their Book growth, profitability and compliance adherence .

- >Focus on Retail book growth with high client engagement to ensure client stickiness and cross sell
- > From one of the most struggling regions, spearheading and formulating a strategy to ensure a turned around and making it the Best Region across the country in the Regional Head Performance scores for FY 19.
- >The region has shown one of the highest growths in its deposit base, CASA/ FD and overall profitability .
- >With a specific focus on Trade Finance /Forex and Asset Business, significantly built up these lines of Businesses in the Region.
- >Ensured all Branches in the region are Audit compliant as per the internal and external guidelines
- >Functioning as the Nodal officer also and handling and resolving all customer issues in the Region.
- >Building a strong team and franchise and ensure proper training and development of team on Retail/transactional Banking, usage of banking platforms like Finacle/CRM, details on Wealth Management and Investment Banking/Digital and new end Banking apps and tools and processes.
- >Planning and formulating marketing strategies for Branches in the region as per the catchment and

guidelines

- Thorough understanding and knowledge of the AML/KYC guidelines and ensuring all Branches strictly comply with them.

- In-depth study of various Life/Health and General Insurance products for the team • Also being the Nodal officer of Chhattisgarh handling all customer complaints in the State with speedy resolution leading to high NPS.

- Working upon and hands-on knowledge on softwares/platforms like Finacle, CRM, Flexcube Retail, knowledge of SAS, VBA, SQL

- Ensuring all legal issues /financial crime notifications and government notices are promptly and correctly handled across Branches in the Region.

- Handling and sourcing of big Government relationships

- Handling of the top Trade Finance /Forex clients and ensuring their transactions are monitored and processed smoothly. Understanding CDD/EDD to

ensuring increase in market share and Brand visibility.

Associate Vice President

Kotak Mahindra Bank , Raipur , CG

Handled the oldest and biggest Branch of the State and have over achieved the CASA value targets for both the last Financial years in a Branch which was degrowing and struggling for CASA growth for the previous 4 years.

Highlights include sourcing of some very big Government accounts by understanding there Banking needs and providing them customized solutions.

Handling all operations in the Branch, processing transactions, working on Finacle, handling daily cash, Electronic/digital payments/Trade Finance and Forex transactions in the Branch with the highest operational volume in the State.

Financial planning and Wealth Management for the top 50 HNI customers of the Branch.

Turning a struggling Branch in to a Level 4(highest) profitable Branch in the FY 14-15

Chief Manager

Kotak Mahindra Bank, Allahabad, Uttar Pradesh

Achieved CASA growth for 3 consecutive years and over achieved the value targets in 2 out of the 3 years in a Branch struggling for CASA growth for the 3 previous years.

Onboarded a good base of HNI clients to build a sustainable book .

Mentored and built a good team across the operations and Sales channels

Turning the Branch in to a Level 4(highest) profitable Branch.

Branch Relationship Manager

Kotak Mahindra Bank , Nagpur, Maharashtra

Managing the portfolio of the premiere HNI clients across asset classes such as MF/Equity /Insurance and strengthening the business relationship through Wealth management.

Understanding of clients' financial requirement and

2013-04 -
2017-11

2010-04 -
2013-04

2007-06 -
2010-03

ensure compliance to the defined guidelines.

- Hiring and Training manpower across job roles in the region.

accordingly advising allocation in to various asset products like CC/OD/Term loans/Trade Finance/Forex. Overseeing the entire banking operations and acting as a single point of contact for the HNI clients Ensuring the mapped customer bases gets broadened and deepened with an increase in the client wallet share and overall number of customers.

Education

2005-05 - 2007-04	MBA: Marketing And Finance <i>IBS Hyderabad - Hyderabad</i>
2001-08 - 2005-05	B.E.: I.T. <i>BIT - Durg</i>
1999-04 - 2001-03	Higher Secondary School Certificate <i>Delhi Public School - Bhilai</i>