TrainingCentral

Profile – Domain Expert DE537

Qualifications

Bachelor of Science
Diploma In Financial Management (DFM)
Diploma in Industrial and Research Management
CAIIB –Part 1

Organisations Worked for

NKGSB Bank
GP Parsik Bank
The Zoroastrian Cooperative Bank Ltd
New India Cooperative Bank Ltd.

Last Designation: Chief Executive

Base Location:

Mumbai

#Years of Experience:

40+

Domain Area:

Banking

Sub-Domain:

Strategy and Planning, Budgeting and Cost Management, Profitability and Cost Analysis, Policy and Procedure Development, Contract Negotiations, Negotiations with Employees Union, Statutory Rules and Regulations.

Key highlights of your career

The last 10 years of his career, the domain expert was the Managing Director of various co-operative banks.

- *Overall, 40 years of Banking experience with leading Multi-states Cooperative Banks. In October 2020 joined NKGSB Cooperative Bank Ltd, Mumbai as Managing Director which has a business mix of over Rs.10000 Cr and presence in 5 states.*
- *Was instrumental in improving profitability of the Bank and improved management of NPAs.*
- *From June 2018 to October 2020 was Managing Director of G P Parsik Sahakari Bank – Thane which has a business mix of over Rs.5000 Cr. Moved to NKGSB Bank only for better prospects being larger Bank.*
- *From June 2013 to June 2018 was Managing Director & CEO of The Zoroastrian Cooperative Bank Ltd (ZCBL). Moved to G P Parsik Bank being larger bank.*
- *Joined MD & CEO with ZCBL bank after working for more than 30 years with New India Cooperative Bank Ltd. Last post held - Deputy General Manager.*
- *Strong record of accomplishment of performance in organizations.*
- *Dynamic result-oriented leader with in depth knowledge of overall Banking. Believes in team approach to drive business and implementation of best practices. Capable of resolving multiple and complex issues. Motivate staff for their peak performance.*

Description of roles and responsibilities held over the years

Organization : The Zoroastrian Cooperative Bank Ltd, G P Parsik Bank, NKGSB Bank.
Designation : Chief Executive
Period : Since June 2013

Key Responsibilities and Achievements

Achived satisfactory business growth for over 3 ½ years. Other key achievements till date are :-

1. Successfully managed merger of The City Cooperative Bank Ltd, Surat with The Zoroastrian Cooperative Bank Ltd in January 2014.
2. Introduced Centralized Operations Concept in July 2014 and implemented the same.
3. Realigned staff strength at Branches post centralized of activities, thus enabling branches to concentrate more on Business Development.
4. Negotiated wage settlement with Cooperative Bank Employees Union in August 2015.
5. Created vertical promotional carrier plan for retaining talent.
6. Initiated various steps to implement IT enabled services.
7. Framed various policy documents for Inspection and Operation Departments.
8. Managed and successfully conducted Elections of Board of Directors in April 2016.
9. Launched various products for Deposits and Advances.

Organization : The Zoroastrian Cooperative Bank Ltd
Designation : Chief Executive
Period : Since June 2006

Key Responsibilities and Achievements

Headed Card Operations Department, Service Branch, Centralized Processing Cell. Ensured smooth and hassle-free operations at Branches and other critical departments of the Bank. Preparing Banks expansion plan ensured timely implementation after approval from Reserve Bank of India. Was key member of core team set up for launching Core Banking Solution. Member of Loan Management Committee set up for approving credit department. Framed policy documents for credit and operations.

Key achievements:-

1. Centralized account opening processes, service branch operations.
2. Key player in implementing Centralized Processing Cell.
3. Successfully launched VISA Debit Card in cooperative sector.
4. Set up teams for supporting back office operations of Debit Card, Customer Care Centre, Internet Banking and Centralized Processing Cell.

Organization : The New India Co-ooperative Bank Ltd
Designation : Deputy General Manager
Period : 1998-2006

Key Responsibilities and Achievements

Credit Department

Headed Credit Department in the Capacity of Assistant General Manager and Deputy General Manager. Responsible for approval / sanctioning of credit proposal and monitoring the same post disbursement. Ensured quality of credit portfolio. Responsible for framing of loan rules and policies.

Key achievements:-

1. Successfully launched various loan schemes especially for retail sector.
2. Set up Marketing Team and ensured they perform.
3. Canvassed credit proposals from Corporate Sector.
4. Ensured NPA levels are not slipped.
5. Introduced and implemented various reporting systems.