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Professional Overview

I am a Management Graduate with more than 25 years of corporate experience across various Banks and Financial Institutions, and for last few years as an entrepreneurial consultant, trainer and University Faculty. My experience in both Consulting and Industry have enabled me to develop as a proficient content/subject matter expert as well as given me many opportunities to deliver my best in terms of relationship management with internal stakeholders as well as external stakeholders and decision makers.

Skills

- Subject Matter expert with niche in Retail Banking industry across all aspects viz. Banking industry analysis, competition analysis, best practices and technology interface into delivery of superior Banking services;
- Manpower development and trainings;
- Designing and setting up of processes for retail branch banking;
- Data analysis (industry analysis, internal data analysis for submission to the TOP management);
- Due diligence and KYC/AML guidelines adherence set up;
- Designing and upkeep of Business Continuity Plans; &
- Capital Market operations with expertise in Depository module.
- Training and developing campus to corporate category resources for a carrier in BFSI domain.

Career Walkthrough

BFSI Trainer and Coach – January'2020 to date

Working as freelance Trainer and Consultant for Management Institutes, and Training academies. Working as a Performance Coach in the L&D space for a leading Bank in India. I am handling one circle of the Bank on the aspects of Performance coaching. Currently handling 50 plus trainees directly. Key result areas of my role are improving productivity, knowledge, skills and thereby ensure reduction and elimination of attrition percentages. Working closely with the Business, L&OD and HR functions in my current team. Reporting to the Central Team Leadership directly. Developing banks Mid-Manager level as future coaches by mentoring and training them.

Asst. Professor. – Financial Management and BFSI- Symbiosis Skills and Professional University, Pune August'17 to December'2019

- Teaching subjects such as Financial Accounting, Financial Management, Banking and Risk Management;
- Designing of curriculum for Banking subject adhering to the NSQF;
- Designed certificate course on Debt Recovery Management; &
- Designing and delivery of short term certificate and diploma courses in Banking and Finance domain.

Lead Faculty, Pune, India: May 2016 to January 2017

Associated as Lead Faculty and Content Designer for a company engaged into Career trainings for Retail Banking Domain. I have successfully evolved a program unique in both its content as well as methodology. The program encompasses a blend of sessions on banking industry, its processes and operations as well as the soft skills that would make the students/trainees a successful Banker.

BFSI Consultant, Pune, India: April 2011 to April 2016

Worked on an assignment under which I designed processes and marketing plans for a Safe Deposit Lockers Service provider. I also designed the entire content for them viz. staff training on various operational aspects of a safe deposit service company; drafted scripts for their tele marketing and business development teams; putting into place a robust risk and regulatory compliance module; putting into place a stable and zero defect operational practices.

YES BANK LTD, Assistant Vice President, Nagpur, India: December 2006 to March 2011

- Set up processes for managing TAT's for various functions and deliverables;
- Instrumental in setting up PAN India process for tracking delivery of cards, chequebooks and passwords;
- Ensured smooth and quick processes for customer on-boarding;
- Set up branch operational score card system;
- SPOC for 5S and ISO implementation and audits;
- Lead member for the team, which designed and implemented the Business Continuity Plan;
- Ensuring adherence to all the provisions of KYC & AML guidelines;
- Identify and roll out various quality initiatives to enhance customer satisfaction levels as measures through customer feedback, customer complaints & sigma scorecards; &
- Introduced due diligence checklists for weekly, monthly, quarterly and yearly monitoring of branch operational monitoring as well health scorecards.

STANDARD CHARTERED BANK, Manager, Nagpur, India: September 2004 to November 2006

- In charge of entire branch operations for the consumer banking division.
- Ensuring coordinated and flawless processes between the consumer banking division and service delivery division.
- Responsible for KRI/KCS/KCD monitoring reporting for the branch.
- Proficiently handled banking system namely CT-DOS and Hogan. Part of implementation team for migration to web based CT –DOS.

ICICI BANK LTD., Senior Officer-Retail Banking, Nagpur, India: August 2002 to May 2004

- I was a part of the team which implemented system and database integration between the banks, parent ICICI Ltd. And also ICICI Caps;
- Part of team involved into migration from DOS based Finacle to web based Finacle;
- I was involved in migration of the banks safe deposit lockers operations from manual to system based; I also was involved in implementation of SDLS (safe deposit locker system) across all the branches in the region;
- Implementation of teller counter “Q” management system that resulted in maintaining the

- stipulated TAT's for transactions processing and also faster customer service; &
- Customer query resolution and troubleshooting with the use of SIEBEL (system for CRM).

HDFC BANK LTD, Executive-Depository Services, Nagpur, India: July 2000 to December 2001

- Was Lead for subject and content management, Capital Market operations with specialization into depository Services;
- Set up depository services for the bank;
- Handled the entire process of DEMAT account opening; DEMAT request forms and also the TRADES. (Delivery instructions);
- Proficiently handled the banks software for depository services viz. D-BOS;
- Effective processing of trades within the stipulated settlement cycles with zero defects was key achievement;
- Maintaining of NSE/BSE settlement calendar at the service desk was an initiative, which resulted in huge improvement in customer filling the same, and reduced failed transactions; &
- Conducted customer education programs on DEMAT.

STOCK HOLDING CORP. OF INDIA, Executive, Nagpur, India: August 1998 to June 2000

- Worked as business development executive;
- Conducted investor awareness camps on depository services;
- Handled account opening, DRF processing and trades; &
- Ensured zero defects processing of settlements and trades adhering to the cycles of the stock exchanges and CSDL/NSDL timelines.

NATIONAL BANK FOR AGRICULTURE AND RURAL DEV. (NABARD), Pune Regional Office June 1992 to June 1996

- Was part of the team which devised and implemented the potential linked district credit plans where in my deliverable was to collate all content for these plans across various agricultural and rural development functions in the state of Maharashtra and Goa; &
- Data collation and facilitating submission of the same to the technical team for vetting was my main function.

Education

- MBA (Finance), Indira Institute of Management, University of Pune (1996-1998);
- Bachelor of Commerce (Banking and Finance), Ness Wadia College of Commerce, University of Pune. (1992-1995); &
- Other Qualifications: National Stock Exchange Certification in Financial Markets- Depository Module.

Personal Information

- Marital Status: Married
- DOB: 17th October 1973
- Language Fluency: English, Hindi, and Marathi

