

Mr. PRASHANT PRAKASH

Address : Kharghar, Navi Mumbai
Email : prashant_prakash7@yahoo.co.in
Phone : +91- 9867321046
Marital Status : Married

CAREER OBJECTIVE

Looking for a position in Banking Domain in the leadership role of SME Credit/ Business Development . The Ultimate Goal is to challenge my acquired skill sets to grow further as a very competent and capable leader, a true professional, thereby becoming an invaluable asset to the esteemed organisation

Total Experience in Months : 130 (approximately)

Pre MBA- 29 Months

Post MBA- 185 Months

EMPLOYMENT POST MBA

1) **ASSISTANT GENERAL MANAGER SME BANKING- STATE BANK OF INDIA (5TH April 10 To Till Date)**

- Heading the biggest SME Branch at Chhatrapati Sambhaji Nagar (Maharashtra).
- Was the Branch Head at SME Nanded for the FY 2025, when the Branch stood at Top in terms of SME business and other Cross Sell Business in the Maharashtra Circle having nearly 2500 Branches.
- During FY 2024, was overlooking Compliances and Asset quality for Nanded Zone having 180 Branches. Zone performed extraordinarily in terms of all relevant parameters. During FY 2023, headed a Retail Branch at Boisar (Mumbai)- excelling at all parameters including Business, Cross Sell Income & Asset Quality.

Between FY 2020 & FY 2022, was responsible for overlooking entire business and assets quality for West Mumbai Zone (3 years); Recently working at SME Goregaon Branch as RMME- Mid corporate since June 2017. Awarded as Achiever in the SME Colour contest and as Super Achiever in the recently concluded SME ART Campaigns for being the top performer in the whole of Maharashtra and Goa.

- Also posted at Washi Turbhe Branch in SME Credit Department as Credit Analyst catering to whole of Navi Mumbai.
- Also worked at Corporate Credit Department at Head Office, BKC Mumbai in SME SMA team & at Industrial Finance Branch, Aurangabad as credit analyst
- Previously worked as Credit Analyst in Centralised Processing Cell- Zonal office, Aurangabad
- Worked directly under the Relationship Manager (Mid Corporate) – involved in a gamut of activities ranging from Credit appraisal to Relationship deepening
- Worked in credit appraisal for sectors like: Gold & Jewellery, Contractorship (Govt.), Power, Real Estate, Automobiles, Confectionery, Perfume & Deodrant, Steel Industry, Trading in food grains, Solar energy etc.
- Credit Risk Assessment of borrowers as per Internal Rating Based method
- Analysis of Financial Statements for FB & NFB exposures for new as well as existing customers
- Involved in inspection of the units, interacting with the customers along with presenting the proposals in the committee for sanction.
- Acquired Team handling experience while working as Branch Manager for nearly one year at Bhokardan (Jalna- Dist), handled a team of 12 people:
 - Overall business increased by more than 25% & advances increased by more than 39%
 - SME advances increased by 100%
 - Operating profits increased handsomely in excess of 130%
- Location- Mumbai Circle

2) **RELATIONSHIP MANAGER (EXCEL BANKING)- STANDARD CHARTERED BANK (15TH Dec 09 To 19TH March 10)**

- Dealt in a wide gamut of banking products ranging from savings and current accounts, credit cards to investments and insurance

- Was responsible for servicing the existing clients having relationships of 5lacs and above and enhancing their relationships with the bank
- A greater part of the job revolved around keeping these clients well serviced and satisfied
- The job included a mixture of both Sales and Services
- Location – Churchgate (Mumbai)

3) ASSISTANT MANAGER – INDUS TOWERS

(7TH Oct 09 To 14TH Dec 09)

- **Worked with the Deployment team and Site Acquisition Team**
- **Was responsible for back office operations for a month and was heading a team of 6 people**
- Was a part of strategy devising team for the world's largest telecom infrastructure company of the world
- Location- Mumbai

EDUCATIONAL QUALIFICATION

YEAR	DEGREE	INSTITUTE	BOARD/ UNIV.	RESULTS (%)
2009	MMS (Finance)	Jamnalal Bajaj Institute of Management Studies	Mumbai	65.03
2001	B.A.Eco. (Hons.)	Kirori Mal College – Delhi	Delhi University	55.80
1998	H.S.C	Chinmaya Vidyalaya- Bokaro Steel City	C.B.S.E	83.40
1996	S.S.C	Oak Grove School- Mussoorie	C.B.S.E	84.20

SUMMER INTERNSHIP

Organisation: Kotak Mahindra Bank Ltd

Period: 5th May- 4th July (8 Weeks)

Department: Retail Liabilities

Location: Jamshedpur (Jharkhand)

Project: Formulate and Implement Business Strategy for CASA Growth at Jamshedpur Branch

Business Situation:

- Live Project and was given all the independence as I was the only one from BBG in the three month old and the only Kotak Bank branch in Jharkhand.
- Was asked to generate leads for the BBG and bring business for the BBG in particular and Branch Banking in general.
- Carried out extensive market study to establish the viability of Business Banking.
- Based on my experiences and the successes; submitted a detailed report as to how BBG can start and flourish at Jamshedpur.

Highlight of the Summer Internship:

- Generated leads and managed to meet a number of clients for BBG (in a short span of 30 days) and generated leads besides bringing few deals for BBG single handedly which were at the advanced stages when I left.
- Fixed appointments and met a number of clients for Branch Banking, generated leads and managed to convince a number of them to do business with the bank.
- **Besides, my guide recommending me for PPO;** I also received very strong positive appreciation from the Zonal Head and RBM for my initiatives and performance during my internship.

WORK EXPERIENCE PRE MBA

Organisation: Neo Carbons Pvt Ltd

Period: Jan '03 -- May '05 (29 months)

Designation: Manager (Transport)

Location: Barauni (Bihar)

Responsibilities

- Managed the overall team of transportation department
- Kept the track of whereabouts of consignments
- Was the point of contact for customers and transporters

Place: Mumbai

Date: _____

Signature
