***Manish Malvankar***

**Contact Details**

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**Experience Summary – 19 years**

* **HDFC Bank - Since December, 2004, Cash Management Services**
* **ICICI Bank - 3 years & 8 months 2001 - 2004, Credit Analyst**
* **Citicorp Securities & Investments Ltd - 1 year Dec 1999 – Dec 2000,Cash Management Services**

**HDFC BANK – Deputy Vice President, Cash Management Services – March 2018 onwards**

**Current Job Profile: CMS Product and sales.**

* Product Development- Understanding Trend,Conceptualise, Information gathering , design & Development.
* Integration Method.
* Business Sizing, Scoping & tracking results.
* Best in class frame work.

**Previous Job Profile:**

* Heading the CMS Operations team for NACH, APBS, ECS, Direct Credit product
* Bank representative at NPCI For NACH product
* Managing relationship with RBI, Bank clients & other participating Banks
* Setting and Managing all processes to ensure effective Turnaround Time thereby maintaining quality
* Responsible for maintaining BCP & ISO audit for entire CMS team.
* Responsible for managing Cost & conducting Training for entire team
* Formulating and signing off Service Level Agreements with internal branches to ensure high level of reliability, assurance and predictability in products or services
* Regular client interaction & meeting since implementation for client servicing

**Additional Projects Handled:**

* Implemented API emandate
* Migration of ECS to NACH
* Time & Motion Study for the entire CMS group to effectively extract productivity
* Reviewing the process to reduce the Turn Around Time & improving quality for other products like INR Vostro, Remittance, Payouts, Cheque printing,Bulk DD processing & outward CTS clearing.
* System related – H2H,SFTP integration, in-house ACH application.

**HDFC Bank**

* Assistant Manager December 2004
* Deputy manager April 2006
* Manager October 2006
* Senior Manager April 2008
* Asst.Vice President December 2011
* Deputy Vice President March 2018

**ICICI Bank – Credit Analyst for Credit Cards Product**

* Managing the 12 member team handling Query Resolution Unit
* Conducting and monitoring credit appraisals, new account set ups, assigning credit limits, liasoning with external agencies for verifications
* Responsible for the New Accounts process development and implementation
* Conducting training programs for Credit officers, DMAs & customer service officers with regards to the new accounts process & sourcing requirements
* Managing Database & generating MIS comparing actual performance with benchmarks

**Responsibilities Handled within ICICI Bank – Authorization Officer**

* Preparing the Authorization Manual and Process Notes for all authorization related activities
* Authorizing Call Issuer & other authorization related voice calls from other Banks & Merchant establishments
* Responsible for “Hot-listing” (blocking) of Credit cards, and forwarding the same on a fortnightly basis to the Warning Bulletin
* Assisting the Customer Service Department for prompt query resolution
* Online monitoring of International, Velocity , High Amount & High Risk Transactions thereby monitoring the abnormalities
* Responsible for analyzing & sharing various MIS like Approval Rate Analysis, Profile Check MIS, Delinquency Report etc on a daily, weekly and monthly basis with the Senior Management
* Handling Temporary Limit enhancement & different kinds of VISA Emergency Requests
* Testing Master Card policies, parameters and block code priorities
* Training new authorization personnel and backup officers
* Fraud detection at every level

**Certifications & Awards:**

* ISO – QMS Certificate
* Programme on Payment & Settlement Systems
* Gold Award for Excellent Performance
* ALP – Certificate

**Educational Background:**

* **Masters in Financial Management -** Mumbai University in April, 2005 with Second Class
* **Diploma in Financial Management -** Wellingkar College in May, 2000 with Second Class
* **Bachelors Degree of Commerce -** Mumbai University in April, 1999 with Second Class
* **Higher Secondary Certificate -** Maharashtra State Board in April, 1996 with Second Class
* **Secondary School Certificate -** Maharashtra State Board in April, 1994 with Second Class

**Residential Training & Informative Programs attended:**

* ISO-Internal audit (QMS) Certified ISO Auditor
* Analytical Thinking
* Development Center
* Accelerated Leadership Program
* Bank net Summit
* Presentation Skills
* Personal Effectiveness
* ACH Workshop

**Personal Profile:**

* Excellent Communication & Interpersonal skills
* Self-motivated, quick uptake & self-starter
* Positive Attitude & Open to New Ideas
* Always keen and willing to learn & Adaptable to change
* High Energy level & ability to take a task onto completion

**Personal Data**

Father’s Name : Late Mr. Datta Malvankar

Date of Birth : 25th May, 1977

Marital Status : Married

Nationality : Indian

Languages known : English, Hindi and Marathi

Hobbies : Listening to Music

**Reference:** Will be provided on request