









RESUME OF R G PANDHARKAR



1	NAME	RAVINDRA GAJANAN PANDHARKAR
2	PRESENT & PERMANENT ADDRESS	HIG B-14, HOUSING BOARD COLONY, TRIMURTI NAGAR, RING ROAD, NAGPUR - 440 022 MAHARASHTRA
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6	LANGUAGES KNOWN	<ul style="list-style-type: none">  ENGLISH (Medium at Education)  MARATHI (Mother Tongue & Upto HSSC)  HINDI (Language upto HSSC)  URDU (Done One year Diploma)  SANSKRIT (Upto Graduation Level Part I)
7	DATE OF BIRTH	12th January, 1958.
8	Voluntary Retirement	24th December, 2008
9	LAST POSTING BEFORE VRS	Branch Head, IDBI Bank, Dharampeth Nagpur branch
10	QUALIFICATIONS	<ol style="list-style-type: none"> 1. B.COM (1979) 2. M.COM (1981) 3. LL. B. (1984) 4. CAIIB I in 1989 5. DOEACC "O" Level in July 2002 6. Life Insurance Examination by Insurance Institute of India
11	EMPLOYMENT & EXPERIENCE	<p>Joined as Probationary Officer in Erstwhile United Western Bank on 1-7-82. Experience in Bank in capacities :</p> <ul style="list-style-type: none"> ❖ Branch Manager 12 years (At Ahmednagar, Jalgaon, Raipur, Akola, Pune & Khandwa). ❖ Manager Staff & Personnel 8 years (Handled 500 Employees at Nagpur & Jalgaon Regions) ❖ Manager Information & Technology 4 years (Giving Full Hardware, Software & Networking Support to 43 Branches in Jalgaon & Marathwada).

EMPLOYMENT & EXPERIENCE continued	<p>As a Branch Manager – The job included overall administration and control of a branch. The work and responsibilities included on</p> <ol style="list-style-type: none"> 1. Liabilities Side : Deposits, various products schemes etc 2. Assets Side : Advances, Working capital finance, term loans, Non fund business BGs & LCs etc 3. Legal : Filing, maintaining suits in courts, DRT etc 4. Successfully organised LOK ADALAT At Jalgaon on 18-2-2007
	<p>As a Manager of IT at Zonal Office job included:</p> <ol style="list-style-type: none"> 1) <u>Giving support to 43 branches</u> (Hardware as well as Software) in three types of environment during the years 2002 to 2006. <ol style="list-style-type: none"> a. DOS Based Software in some Branches. b. Unix Based Software (OBMS) c. Window Based Core Banking software(TC4) 2) Full support to branches in MIS (Quarterly work) : Collection and consolidation of DATA of various accounts and information of entire region. 3) Consolidation of Balance Sheet and PL A/c for entire region. 4) Development of Staff & Employees relating software as per the requirements and as per bipartite settlements in Banking and provisions of the law.
	<p>As a Manager Staff & Personnel Job included : <u>(Handled around 500 employees)</u></p> <ol style="list-style-type: none"> 1. Sanction & Maintenance of Salary, Various Staff Facilities, Loans and Leave Record. 2. The work relating to Labour Laws, Departmental Enquiries, and Disciplinary Actions against all cadres of employees including Officers, Clerks, and Sub staff 3. Moreover I worked in all the three capacities in Disciplinary Actions viz. Enquiry Officer, Presenting Officer and Defence Representative. 4. Investigations in case of frauds etc. 5. Attended Conciliation Proceedings on behalf of the Bank under Industrial Disputes Act before Regional Labour Commissioners (Central), attended the work in cases referred to Central Govt Industrial Tribunal under Industrial Disputes Act.

12	SAVVY IN I.T. & Web Solutions	<ol style="list-style-type: none"> 1) I possess fair knowledge of programming in Web based environment like Javascript, Bootstrap, JQuery, Angular js, CSS, HTML at client level and PHP and node js environment at the Server side. 2) I possess fair knowledge of MYSQL, MariaDB, Mongo DB Databases. 3) Fairly good knowledge of Ubuntu Linux Systems especially Linux Mint and Gnome environment and many more Open Source & GNU Applications. 4) Introductory Knowledge of Cryptography, Ethical Hacking & Provisions of Cyber Law. 5) I possess fairly good knowledge of programming in C, C++, VB, and the old DBMS packages like dBase & Foxpro.
13	PRESENT OCCUPATION	<p> TAX & Legal Consultant</p> <ul style="list-style-type: none"> ❑ Enrolled as Advocate with Bar Council of Maharashtra & Goa since July, 2010. ❑ Drafting and Registration of Legal Documents relating to property, Wills, Takeover of Businesses, Partnership Formations, Company Formations, Copyright, Trademarks etc. ❑ Tax Consultant - Income TAX & GST <p> Financial Consultant</p> <ul style="list-style-type: none"> ❑ Industrial Projects (Both New & Existing) ❑ Agricultural Projects including ACABC Scheme of Govt. of India & NABARD, Projects on Fisheries, Dairy, Poultry, Gotary, Horticulture, Floriculture etc. ❑ Financial Analysis & Economic Viability Reports in respect of any project relating to Bank Loans, Private Equity & Venture Capital. <p> Web & IT Solutions Consultant.</p> <ul style="list-style-type: none"> ❑ Web Designing & Hosting of websites. ❑ Online Shopping Carts (Single Vendor) ❑ Customer Relationship Management Software ❑ GST Online Billing and Inventory Management ❑ Online Examination Conducting System for any competitive examinations.