

## MICHAEL FERNANDES

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## BANKING OPERATIONS/ GENERAL ADMINISTRATION / ACCOUNTING/ AUDITING

*Offering 35+ Years of accomplished experience (29 years in NABARD and 6 years in Reserve Bank of India)*

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### SUMMARY OF SKILLS

- **Energetic and highly empowered professional** with industry exposure in steering multifunctional domains with a highly reputed business establishment, specialized skills in **Banking Operations, Project Appraisal, Releasing of Loans/ GOI Subsidies, Refinancing, General Administration, Accounting and Auditing.**
- Outstanding ability to **apply general management insights to solve practical problems;** Demonstrated strengths across **structuring and implementing innovative Administrative and Operations Policies/Procedures** to generate undivided commitment and dedication.
- Expertise in handling **Banking Operations, Project Appraisal, Loan Operations, Accounting Function, Auditing and implementing systems/procedures** with proven ability to achieve financial discipline and enhance the overall efficiency of the organization.
- Functional prudence in **formulating and implementing the Auditing & Accounting Policies/ Procedures and adherence to regulatory provisions** with the ability to relate theory with practice.
- Ingrained confidence, **adaptability, maturity and tact emanating from versatile experience in NABARD & RBI,** resulting into ability to handle multifarious functions for all kind of managerial activities in a high pressure environment.

### Key Highlights

- Functioned as a District level Officer at Davangere in Karnataka. Involved in preparing & implementing Potential Linked Agricultural and Rural Development plan of the District in coordination with Credit Agencies, Banks and Govt. departments.
- Involved as a Member of the District level Coordination and Consultative Committee, participated in the implementation of various State and Central Govt. Programmes including its monitoring, supervision and inspection.
- Acted as a core member in the successful implementation of Financial Inclusion Programme for covering all eligible families under banking service in the related District.
- Attended Bankers Committee meetings including Development dept. meetings of District Govt. for reviewing progress in implementation of the district credit plan and other related activities.
- Successfully conducted impact assessment & evaluation study on financial inclusion and submitted report to the Reserve Bank of India.
- Exposure in various functionalities including micro credit, farmers clubs programme, internal audit, etc.
- Worked in Institutional Development department and involved in inspecting Cooperative Banks, conducting monitoring study, project appraisal including scrutiny of drawal applications of participating Banks, general administration, accounts, etc.
- Exposure in Agricultural Project Appraisal; Evaluation & Monitoring; Programme on Bank Supervision and Inspection; Preparation of Potential Linked Credit Plan for Development of the District; Monitoring of Watershed and Rural Development Projects; Concurrent Audit and Internal Audit Programme.

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### PROFESSIONAL EXPERIENCE

**NABARD, PUNE**

**1983 - 2012**

**Assistant General Manager, Pune (Jun 2009 - August 2012)**

**Assistant General Manager, Davangere District, Karnataka (Jun 2004 - May 2009)**

#### Assistant General Manager, Pune

- Responsible for maintaining service excellence culture within the bank. Identified opportunities to improve productivity, efficiency and ensured organization's policies and procedures were complied with service quality norms.
- Spearheaded efforts in Finance and Accounts department. Accountable for releasing grants and other office expenses.
- Involved in Loan/ Refinance transactions with outside agencies and released GOI subsidies which were about several thousand crore of rupees per annum.