

# Sk. Asif Alam



## Contact

### Address:

Village Krishna Rampur | Post  
Rondiha | Police Station Buddud |  
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713420

### Phone:

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### Email:

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## Languages

English – Proficient  
Hindi – Expert  
Bengali – Expert

## Hobbies

- Writing
- Design

## Personal Details

Date of Birth: 15/05/1991  
Marital Status: Married

## Summary

Senior Level Branch Manager having 10+ years' progressive experience with **microfinance institutions (MFIs)**. Analytical, communicative, and collaborative team-player with hands on expertise across branch operations, CASA business operations, cash management, business development, sales administration, cross-sales, marketing, audit maintenance, high-risk control, and client relationship domains.

## Skill Highlights

- Operations
- Strong Decision Maker
- Complex Problem Solver
- Communicative
- Innovative
- Service-Focused

## Experience

**Branch Manager** – 01/05/2021 to Present

**Branch Credit Manager** – 01/10/2013 to 30/04/2021

**Branch Field Staff** – 01/10/2011 to 30/09/2013

**Bharat Financial Inclusion Ltd., Asansol**

- Spearhead entire strategic operations of the base branch; managing dynamic 15-member team.
- Built and nurture business relations with clients to acquire savings bank and current bank accounts.
- Plan and monitor cash flow, involve in electronic banking transactions, manage savings, current, recurring deposit and fixed deposit portfolio of branch.
- Prepare and submit management reports on branch performance to top-brasses regularly, including branch credit manager.
- Proactively conduct loan appraisals and review entire documentation processes; hold accountability for INR 30 crore loan disbursement target.
- Conduct continuous appraisal and audit of branch assets.
- Oversee strategic implementation of corporate marketing and sales actions with focus on optimizing branch revenue and net profit.
- Cooperate with team members and branch to maintain streamlined operations as per company guidelines and industry standards.

## Education

Bachelor of Arts: **Geography** - 2011

**Mankar College, The University of Burdwan, Burdwan, India**

### Certification

Business Correspondents / Business Facilitators (BCBF)  
IIBF

## Current CTC

- 269340 Per annum

(Sk. Asif Alam)