**ARNAB CHAKRABORTY**

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**Professional Summary**

* A talented bank professional & mission-oriented leader with impressive experience in managing branch and sales.
* ***Currently working as Branch Manager in HDB Finance Ltd., Kolkata since September 2017***
* Keen planner, strategist cum implementer with recognized proficiency in spearheading business with an aim to accomplish operations goals successfully.
* Demonstrated prowess in heading new-set ups / diversifications, thus escalating business progressively by undertaking internal branch operational restructuring, better TAT in operations and generating significant cost savings.
* Capable in leading & managing the team and contribute higher rate of organic growth. Demonstrative excellence in conceptualizing and implementing various business strategies.
* Possess knowledge of regulatory & statutory requirements & proficient with RBI rules & regulations.
* Possess leadership experience, resulting in better performance and enhanced systems for higher performance of the team.

**Areas of Expertise**

*Branch Management*

* Micromanaging complete branch with key focus on top line and bottom line profitability by ensuring optimal utilization of available resources.
* Leading, mentoring & monitoring the performance including training needs of team members to ensure efficiency. .

*Client Relationship Management*

* Building and maintaining healthy business relations with clients with regard to banking operations, ensuring high customer satisfaction matrices by achieving delivery & service quality norms.

*Team Management*

* Adhering to the targets & working towards assuring service delivery in time.

*Business Development*

* Co-ordinating with the entire sales team & assisting in the Business Development.

**Career Highlights**

Currently **working as Branch Manager in HDB Finance, Kolkata since September 2017**

***Job Responsibilities:-***

* Handling entire branch i.e. end to end functioning of entire branch day today activities.
* Handling a team of 25 members and driving all asset product business such as PL/BL/LAP/Loan against GOLD (extensively focussing on the PL/BL&LAP products),also driving insurance business from branch team members.
* Meeting legal and technical vendors for smooth processing of files.
* Re-look of files and ensuring smooth processing of files from credit and ops so as to maintain the TAT.
* Visiting HNI customer with sales team.
* Taking care of branch audit so that branch gets a good audit score.
* Providing immediate and better service to the customer so that we can fetch more references.
* Taking regular morning huddle as well as team business review.
* Imparting training to the staffs and keeping them update on policies as well as market changes, also imparting regular training on cross sell insurance products about their benefits etc. Team has contributed 90%penetration on insurance business.
* Meeting high end LAP customers addressing their needs as well as trying to generate references.
* Arranging activities in branch such as health check up etc. to get NTB customer.

Worked **as Relationship Leader (Sr. Manager) for Personal Loan and Gold Loan in Yes Bank Ltd.Kolkata from June 2013 till August 2017**

**Job *Responsibilities:***

* **Has done the entire end to end setting up of Personal Loan and Gold Loan business in Kolkata and suburbs.**
* **Has been solely handling the inbound and outbound bound channels such as Paisa Bazaar, Internal Bank's Tele calling channel (SAC)/ TATA BSS/ OBST and Salary account channel of Yes Bank**
* **Taking care of Personal Loan business for Kolkata.**
* Meeting the salary team members and their mentor frequently also driving them for Personal Loan business from their Y-Cops customers.
* Co-ordinating with the salary team and actively taking part with my team members and salary account team members in various corporate activities so that a generous number of lead is generated.
* Getting involved in Personal Loan disbursement also co-ordinating with the CAD so that the disbursement TAT is maintained.
* Empanelling new corporate with LPO and also generating bulk cases from those corporate
* Driving the team to focus on top corporate, conducting activities towards acquisition of NTB cases as well as BT cases.
* Handling DSA channel also driving business from them.
* Driving business through internal/external sales channel.
* Driving the team members for cross-sell business which includes CASA/TD/LI and GI and also generating revenue.
* Have been meeting the targets month on month for both core product and cross-sell products through team members, also been able to achieve 90-95%on insurance cross sell penetration.
* **Handled a team in 5 branches of Gold Loan across Kolkata and suburbs monitoring their performance.**
* Driving the team with new initiatives to create visibility about the gold loan product in Kolkata & cross sell of insurance products.
* Addressing the hurdles faced by the team members and providing them a corrective solution on an instant basis.
* Visiting HNI customers with the team members and enhancing the relationship.
* Taking meeting with the entire team every month and making plans for driving the business and preparing strategy for achieving the given target.
* Branch visiting on a regular basis and checking whether the team members are maintaining the DSR and also checking that whether each of them are doing their assigned jobs sincerely and dedicatedly.
* Sending Audited branch visit report to corporate office twice in a month and also a consolidated audited report to CAD on a quarterly basis.
* Providing time to time system and operational training to team members for gold loan processing and also update the new processes.
* Deeply involved during disbursement of each and every single case by co-ordinating with CAD team, so that the TAT is properly maintained and also ensuring that the customer gets proper service.
* Taking daily morning as well as evening team concall meeting and taking the business MIS on a daily basis also making strategy for the next day.
* Getting involved in morning meeting with the branch banking team members and also motivating and driving them for Gold Loan and Personal loan business.
* Co-ordinating with various product managers as well as marketing team and sending them proposals for increasing the gold loan business.
* Preparing various MIS including business MIS and sending the same to the concerned as and when required.

**Worked as Branch Manager in Future Capital Holdings Ltd. in New Alipore Branch, Kolkata from February 2012 to May 2013**

***Job Responsibilities:***

* Overall branch management.
* Achieving the targets given in all parameters i.e gold loan, within the specific time period, and cross-selling of third party products especially insurance.
* Overall branch audit and compliance.
* Customer servicing and increasing the customer base.
* Replying all the mails in stipulated time.
* Taking care of the third party products across total east as cross sell champion.
* Daily morning and evening meeting of the staff and motivating to achieve their individual target.

**Worked as Branch Manager in Muthoot Finance Ltd. in Shantipur Branch from April 2011 to Jan.2012**

***Job Responsibilities:***

* Overall branch management.
* Achieving the targets given in all parameters i.e gold loan, gold bond, sale of coins, wealth- management, travels smart, money transfer within the specific time period.
* Overall branch audit and compliance.
* Customer servicing and increasing the customer base.
* Replying all the mails in stipulated time.
* Taking care of the looks of the branch starting from the glow sign board.
* Daily morning meeting of the staff and motivating to achieve their individual target.

**Worked with ICICI Prudential Life Insurance as Development Manager in New Delhi from 10th May 2010 to March 2011.**

***Job Responsibilities:***

* Handling a team of 20advisors and meeting the targets assigned each month.
* Increasing the number of team members.
* Training the team with the new products and motivating them to get the targets achieved.
* Making joint calls for increasing the business volume.

**Worked with IndusInd Bank, Banking Operations Dept. as Manager Operations from April05 to April10**

***Job Responsibilities:***

* Handling a gamut of tasks pertaining to independently managing all the operational aspects
* Preparing various reports (Remote scrutiny report, Monthly, and Bi-monthly, quarterly and Audit report) as required by corporate office.
* Preparing the report for the budget, and analyzing the achievement.
* Handling the FDR section.
* TDS calculation and deduction from the customers.
* Reconciliation of various internal accounts on a daily basis and also taking care that there should not be any monetary loss to the bank due to operation issues and simultaneously providing better services to customers.
* Checking & authorizing various transactions in day to day basis (such as Cash payments transactions, Clearing, Fund transfer, D/D;P.O, RTGS transaction)
* Handling the clearing i.e inward clearing through CTS system and tallying the outward clearing, as well as reconciliation of the internal clearing accounts on a daily basis.
* Authorizing and Dematerialization of shares transaction with in limited time-frame keeping in view the customer’s interest.
* Tallying of branch daily transaction and ensuring that all the internal accounts are tallied and no account has gone overdrawn by end of day.
* Maintaining the proper TAT as per the banking norms.
* Following the banking guidelines and RBI guidelines and upgrading with the latest guidelines.
* Making of deals F/D, FTT and by same time authorizing them.
* Submitting the MIS report on a monthly basis.
* Preparing the budget for the bank for the bank and submitting it to the corporate office and simultaneously monitoring them.
* Taking care of the audit part (internal and statutory audit)
* Checking the KYC documents for account opening.

**Aug03-Aug05 Worked with Indusind Bank as Retainer**

* Taking care of bank casa business as well as deposits and insurance.
* Managing team of 20 executives and bringing business for the bank through the executives.
* Maintaining the relationship with the HNW customers and providing better business to them, simultaneously acquiring business from them.
* Submitting the MIS report on a monthly basis.
* Preparing the budget for the bank for the bank and submitting it to the corporate office and simultaneously monitoring them.

**May’03-Aug03 Professional Financial Consultant IDBI Bank Ltd, Delhi**

* Taking care of bank casa business as well as deposits.
* Managing team of 30 executives and bringing business for the bank through the executives.
* Maintaining the relationship with the HNW customers and providing better business to them, simultaneously acquiring business from them.
* Submitting the MIS report on a monthly basis.
* Preparing the budget for the bank for the bank and submitting it to the corporate office and simultaneously monitoring them.

**Jan’01-April’03 Marketing Supervisor Andromeda Marketing Pvt Ltd**

**(largest DSA of Citibank dealingin credit cards, Personal loan, Auto loan, Home loan), Delhi**

* Worked as Marketing Supervisor in Personal loan department.
* Off-line processing of loan document files.
* Interacting with the bankers regarding the targets and acquiring more business for the company as well as for the bank
* Sourcing of loans which includes head hunting from blue chip companies, processing of files, verification of the entire loan documents, authentication till disbursal of the loan.
* Submission of MIS reports on a daily basis.

**Achievements**

**Achieved the following awards and recognition being achieved**:

* Have been awarded the ***certificate of excellence for outstanding performance in Man of Honour*** contest in the month of Feb’09 from Aviva Life Insurance.
* Have been awarded the ***certificate of excellence for outstanding performance in Monday Marathon*** contest in the month of March’09 from Aviva Life Insurance.
* Have been awarded the ***certificate of excellence for performance par excellence*** for the period April’09 to June’09 in Delhi cluster in Northern zone.
* Have been awarded ***certificate of excellence for outstanding performance in Pride n Honour contest*** in July ‘ 09.
* Have been awarded for ***best performance*** for September’08.
* Have been awarded for making the team as the ***Best team*** in the cluster from September ’08- October ‘09.
* Have been ***the Pan India Topper*** for September ’08- October ’09.
* Have also qualified for 3 international trips for sale of third party product (Life Insurance)
* Have sold 1kg of gold in Nov08 and 1.25kg of gold in Nov09 on the eve of Dhanteras.
* Have been topper across the cluster for past three quarter for sale of general insurance.
* Have sold the first insurance biz across east in Future Capital Holdings Ltd.
* Have sourced the maximum number of loans in 2 days competition across PAN India

**Academia**

* M.B.A from Lalit Narayan Mithila University in 2000.
* Bachelor’s degree in Science from Sambalpur University in 1996.

**Training Program**

Has undergone summer training from Rourkela Steel Plant (SAIL) in the marketing division.

Project Topic:

* + Marketing strategies being followed by the company taking in view with 4 Ps (Product, Place, Price and Promotion)

**Computer Proficiency**

* Kapiti, MS- Windows, Office,Fin-One,Omni-flow.
* CTS, CTFS.

**Personal Details**

Date of Birth : 5th March 1975

Languages known : Bengali, Oriya, Hindi, English