

# MITHUN KUMAR BISWAS

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## OVERVIEW

**7(Seven)** Year's valuable experience in **Banking Sector** (operation and sales) and **2 years** valuable experience in Finance Sector, last 4<sup>th</sup> years 8 months continuously working in core banking operation in all banking application in HDFC Bank Ltd , now I have been working as a Branch Head Position in Protium Finance Ltd

Proven track record of developing an effective high value and volume sales and client relationships.3th year's 2th month experience in Team Handling

The stints in diverse sectors have sharpened abilities in identifying potentials, deconstructing complex situations that have led to increased revenues, profitability and overall success.

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## SUMMARY OF PROFESSIONAL EXPERIENCE

### Protium Finance Ltd

Branch Head

Location –Durgapur

Oct2023 to Till Now

#### Job Responsibility:-

We are handle team in fourteen member's eleven members in sales (one sales manager and ten Relationship Manager) and three members in operation (one member in Credit Manager, CPA and disbursement Officer)

- Check all parameter in file before Disbursements
- Risk investigation and credit parameter
- Review all RM productivity and Sales manager
- Check all audit parameters
- Ensure all target achieved all Month in business (in terms of Login and Disbursements )
- Collection (EMI) month on month monitor
- Customer all credit parameter check in application (CIBIL ,Obligation ,legal ,technical)
- Before disbursement check all approval and final Legal ,Technical report ,LTVcheck
- Tickets size 2 Cr funding
- Create Good portfolio (8 Cr) and 30 customer for Loan against Property in mortgage industry
- It is sell loan in MSME Customer

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### Fullerton india home finance company ltd (Now SMFG Group)

Branch Sales Manager (BSM)

Location –Rampur hat

June2022 to May 2023

#### Job Responsibility:-

We are handle team in seven member's eleven members in sales (Five Relationship Manager) and two members in operation (one member in Credit Manager, CPA)

- Check all parameter in file before Disbursements
- Risk investigation and credit parameter
- Review all RM productivity and Sales manager
- Check all audit parameters
- Ensure all target achieved all Month in business (in terms of Login and Disbursements )
- Collection (EMI) month on month monitor
- Customer all credit parameter check in application (CIBIL ,Obligation ,legal ,technical)
- Before disbursement check all approval and final Legal ,Technical report ,LTVcheck
- Tickets size 1 Cr funding
- Create Good portfolio (50Cr) and 100 customer for Home loan and Loan against Property in mortgage industry

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### May 2020 to June2022

#### HDFC BANK LTD, SAINTHIA BRANCH

Designation:- Branch Operation Manager (Deputy Manager)

#### Job responsibility:-

We are handle team in six member three member in sales (sales manager) and three members in operation (two members in Teller and one in Customer service executive)

- Authorize Cash deposit and Cheque (withdraw/RTGS/NEFT/ Closer/Account Closure /DD/MC) clearing in oracle flex cue application portal ensuring transactions carried out without errors.
- Monthly upload ATM and cash and locker Verification BCP call tree and death claim pending in RBB application portal
- Processing of remittance received (cash deposit and FCY cheque ) operation in Dealpro portal

- Trade finance operation (LC/BG) and Multicurrency card issue and maintain portal
- Daily checked and authorize welcome calling and large transaction report in application
- Ensuring highest level of customer service and any complains resolved CRM next application portal
- Instruction process checked FTS(File transfer system) application and Concurrent audit application check on daily basic and reduce maintain FTNR benchmark
- Daily checked all audit parameter internal and external.
- (KYC /NON KYC /AML/HIGH VALUE) checked on daily basic in UAS alert application portal and Biometric KYC in CSP portal and also deliverable tracking from this application portal.
- Process salary upload in application portal and bulk NEFT upload and process in NEFT application portal
- First level handling of Customer and Legal Complaints and Handling Legal/Court cases.
- CMS Operations and query resolution
- Nostro account funds management and Suspense account monitoring Send report fortnightly
- Maintain welcome kit and other instrument in DMS application Portal
- Process customer request and any type of instruction with in time.
- From check and entry KYC portal application and smart account process CRM next application
- Investigate customer complaints and analyze, send response and resolve the same under intimation to seniors.

#### **Achievements:-**

- Last 24 month **star performer award** in types of all Products in terms of sales and operation

**NOV2017 to May 2020**

**HDFC BANK LTD, BOLPUR BRANCH**

**Designation:- Personal Banker (Assistant Manager)**

#### **Job responsibility:-**

**Handle Teller Counter and Customer Services operation**

- Identify high transacting customers and reduced the transactions of these customers.
- Entry Cash deposit and Cheque (withdraw/RTGS/NEFT/ Closer/Account Closure /DD/MC) clearing in oracle flex cue application portal ensuring transactions carried out without errors..
- Processing of Retail FX posting, Gold Sales, Pre- Paid Cards.
- Executing of Fund Transfer/FD closer/Account Closure.
- Processing of Salary Upload.
- Ensuring that out-ward clearing process is adhered to.
- Ensuring highest level of customer service.
- Vault Custodian and ATM Custodian
- Process of RTGS /NEFT.
- Trade finance operation (LC/BG) and Multicurrency card issue and maintain portal
- Daily checked and entry welcome calling and large transaction report in application
- Entry all report and RTGS/NEFT checked and verified in Ecall back application portal
- Maintain welcome kit and other instrument in DMS application Portal
- Process customer request and any type of instruction with in time in FTS(File transfer system) application Portal
- Try to move Customer in digital banking

#### **Achievements:-**

- LI Contest winner in **cluster wow card and BBH Contest**.
- Last 2 month **best star performer award** in types of all Products.
- Last 24 month **star performer award** in types of all Products.

**DECEMBER 2015 to NOV2017**

**BANDHAN BANK LTD**

**Joining Designation: Sr. Sales Executive**

#### **Job responsibility:-**

- Acquisition of new client (CASA).
- Direct Marketing with customer in terms of business offerings (, CASA, and FD & RD,) products within the branch. Providing Customer service and from checking, omminiflow (FIS) entry and and uploading from continue flow up to account opening.
- CASA Growth
- Penetration of Saving Accounts on non liability customers
- Team Handling train & educate them and monitor & developing business skills through aggressive on-field sales in planned manner in consonance with the objectives of the company

**FEB 2015 to December 2015**

**JANALAKSHMI FINANCIAL SERVICES LTD( small bank)**

**Joining Designation:- Jr .Officer (CRE)**

#### **Job responsibility:-**

- Managing the day-to-day operations of the office
- Organizing and maintaining files and records in proper excel sheet
- Planning and scheduling meetings and appointments

- Sourcing new Customer for disbursing loan
- Collection loan amount and check Biometric attendance and file checking.  
Providing quality customer service all are maintain in excel
- Working in a professional environment and editing correspondence, reports,

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**Aug 2013 to Jan 2015:**

**HDFC BANK LTD**

**Joining Designation: Branch Sales officer (BSO).**

**Job responsibility:-**

- Acquisition of new client (CASA).
- Selling of Life Insurance..
- Providing Customer service.
- Selling of Mutual Fund.
- CASA Growth
- Generates leads for credit cards
- Penetration of Saving Accounts on non liability customers
- Selling of Gold Bar
- Team Handling train & educate them and monitor & developing business skills through aggressive on-field sales in planned manner in consonance with the objectives of the company

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**EDUCATIONAL CREDENTIALS**

2011 – 2013	<b>INDIAN INSTITUTE PLANNING AND MANAGEMENT (IIPM),</b> Kolkata West Bengal, PASSED POST GRADUATE DIPLOMA IN MANAGEMENT (PGDM) in FINANCE
2007 – 2010	<b>MANAGEMENT INSTITUTE OF DURGAPUR (WBUT)</b> <i>Bachelor of Computer Application (BCA)</i>
2001 – 2003	<b>Mayuresware High School (WBCHSE),</b> Mayuresware, Birbhum <i>Passed High Secondary Examination</i>
2001	<b>Mayuresware High School (WBBSE),</b> Mayuresware, Birbhum <i>Passed Secondary examination</i>

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**ITS SKILLS and SKILL:-**

- Tools: MS-Office (Ms-word, excel, PowerPoint), email, Internet. Banking software
- Windows and Disk Operating System.SAP FICO, Cash management, ATM operation, and oracle flex cue operation.KYC/AML Portal, Trade operation.(LC /BG/FCY entry ),Report to record
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**PREFERENCES FOR LOCATION**

No location constraint.

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**PERSONAL DETAILS:-**

**NAME:-Mithun Kumar Biswas**

DATE OF BIRTH: - 28<sup>TH</sup> April 1985

NATIONALITY:-Indian

MARITAL STATUS-Single

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**LANGUAGE**

- English(read,write,speak)
- Bengali(read,write,speak)
- Hindi(speak)

Date: - 02/12/2023

(MITHUN KUMAR BISWAS)