DEBABRATA MANNA

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**Career Objective**

Aiming to scale heights in the financial sector with an organization of repute.

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**Competencies**

* Client Relationship Management - Business Development - Portfolio Handling
* Team Operation - Analytical & Problem Solving Skills - Strategic Planning

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**WORK EXPERIENCE (Total Experience 3 year 9 months)**

**YES BANK LIMITED, Delhi**

*Relationship Partner, (Business Banking - Assets) May’ 12 – till date (1years, 2 months)*

* New Client Acquisition in Delhi-NCR region of SME clientele which have revenue of INR 1 crore to INR 20 crore and providing fund based and non fund based facilities.
* Conducting prior research w.r.t prospects before approaching the clients. This includes industry research, creditors and debtors, promoter, credit ratings and financial statements analysis.
* Doing credit evaluation by analyzing financial statements and interpreting the financial ratios of SME business model for appropriate credit sanctions.
* Responsible for building SME asset book and achieve fee and disbursement targets.
* Responsible for Liaisioning and resolving all post sanction issues involving documentatation, compliance etc.
* Cross selling of other products like LI, CASA, CMS, GI, Trade among others to acquired portfolio.

**Professional Achievements**

* Managed to close important deals which presents ample opportunity for fee income generation.
* Received appreciation on innovative methods adopted for prospecting of new eligible clients.

**CITIBANK N.A. , Gurgaon**

*Business Development Staff, (SME – Assets)*

*(Payroll of Ami Computer Consultancy)*

*Nov’ 10- April’ 12 (1 years, 5 months)*

* Acquisition of New SME clients in Delhi-Ncr region.
* First point of contact for working capital finance requirements of Small and Medium Enterprises.
* Analyzing financial statements and calculating financial ratios.
* Handling team cases with respective departments for smooth disbursal.
* Cross selling of other products like CMS, COMMERCIAL CARDS.

**Professional Achievements**

* Received appreciation mail from Regional Head (North) for generating quality leads.

**HDFC BANK LIMITED, Delhi**

*Junior Officer - Phone banking*

*(Payroll of Adfc Pvt. Ltd.)*

*Sept’ 09- Nov’ 10 (1 years, 2months)*

* Planning and providing on-floor training to the new comers.
* Ensuring achievement of team and individual targets and making DS entries for the same.
* Keeping a track of the member’s performance.
* Managing service operations for rendering and achieving quality services, providing first line customer support by answering queries & resolving their issues ensuring minimum TAT.
* Informing the customer about the latest updates of bank and also informing them about the new products of bank.
* Informing the customer about any high value or latest transaction at their account.
* Understanding customers needs, advice them on various products of bank including various investment options of bank.
* Generating leads and having a strong follow-up with the concerned departments till the disbursal of lead within time.

**Professional Achievements**

* Received appreciation mail from client.

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**SCHOLASTICS**

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| **Year** | **Degree** | **Institute** | **Board/Institution** |
| 2007-09 | PGDM (Finance) | NIMT, Ghaziabad | AICTE |
| 2006 | B.com (Hons. In Accountancy) | South City College, Kolkata | Calcutta University |
| 2002 | HSC | Kendriya Vidyalaya Ballygunje, Kolkata | CBSE |
| 2000 | SSC | Kendriya Vidyalaya Ballygunje, Kolkata | CBSE |

* **NSE’S certification in financial markets (NCFM module).**

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**PROJECTS UNDERTAKEN**

**O Organization :** Indian Oil Corporation Limited, Kolkata

**Duration :** 2 months

**P Project Title :** A Comparative study made between (HPCL, BPCL& IOCL) on working capital management & ratio analysis with special reference to Indian oil corporation ltd. over the last three years i.e., 2004-05, 2005-06, 2006-07.

**Scope during this project:** Balance sheet, statement of P/L Account, schedules etc. was collected from the annual reports of the three companies. Besides for explanation of several issues different article, internet data’s, book etc. were consulted. For comparative analysis, these data’s are observed, interpreted and finally conclusion and recommendations are made on the basis of figures and diagrams. It is seen that the working capital position of Indian oil is much better than HPCL&BPCL. But, while calculating ratio analysis it is seen that some ratios of HPCL&BPCL are better than Indian oil but overall the performance of Indian oil is much better.

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**IT SKILLS, PERSONAL DETAILS, INTERESTS & LANGUAGES KNOWN**

Application Software *MS Office Package, Internet Application*

Hobbies & Interests *Reading, Playing games.*

Languages Known *English, Hindi, Bengali*

Age *29 years*

Marital Status *Married*

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**REFERENCES**

Will be furnished upon request