

Hemanta Nandi

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PROFESSIONAL SUMMARY

Accomplished and Goal-driven Executive offering more than 10 years' extensive experience with management, and tactical business leadership to drive growth and innovation within the Financial Services Sector.

KEY SKILLS

- Banking
- Risk Assessment
- Team Management
- Business Strategy
- Data Analysis

PROFESSIONAL EXPERIENCE

Federal Bank | February 2025 - Present

Manager and Branch Head

Business Development & Sales

- Driving branch revenue through deposits, advances, and other banking products.
- Promoting bank products such as loans, trade finance, digital banking, and wealth management.
- Identifying new business opportunities and expanding the client base.
- Cross-selling and up-selling financial products like insurance, mutual funds, and investment services.

Customer Relationship Management (CRM)

- Building and maintaining strong relationships with existing and potential customers.
- Ensuring high levels of customer satisfaction through personalized services.
- Resolving customer queries and complaints efficiently.
- Promoting digital banking adoption among clients.

Credit & Risk Management

- Assessing loan applications and conducting pre-sanction inspections.
- Evaluating creditworthiness and mitigating default risks.
- Monitoring asset accounts post-disbursement to track repayment behavior.
- Identifying early warning signals to prevent NPAs (Non-Performing Assets).

Branch Operations & Compliance

- Overseeing daily branch operations, ensuring smooth workflow and efficiency.
- Ensuring adherence to banking regulations, policies, and internal compliance frameworks.
- Handling audits, risk assessments, and regulatory inspections.
- Supervising cash management and transaction monitoring.

Team Leadership & Performance Management

- Leading and motivating the branch team to achieve business targets.
 - Training and mentoring employees for improved productivity and service quality.
 - Conducting performance evaluations and setting KPIs for staff.
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Federal Bank | October 2019 - January 2025

Assistant Manager

- Managed a diverse portfolio of SME, Retail and corporate clients, providing tailored financial solutions to meet their unique business needs.
- Conducted in-depth pre-sanction inspections and credit analysis to evaluate clients' financial health, risk exposure, and creditworthiness for onward submission to the credit sanctioning team.
- Oversaw asset accounts post-disbursement to monitor risk, assess repayment behavior, and track clients' financial health and industry trends for early warning signals and credit default risk mitigation.
- Coordinated trade finance activities, including letters of credit, trade-related financing, and operational aspects such as documentation, compliance, and transaction processing to facilitate clients' domestic and international trade.
- Promoted the bank's digital banking products by understanding clients' digital needs and ensuring seamless service delivery in coordination with the Digital Backend Team.

Federal Bank | August 2014 - September 2019

Associate

- Managed Retail and Corporate Branch Banking Customers. Hands on expertise in Personal Banking Operation including CASA account, Term deposit account, RTGS/NEFT Payments, CTS Clearing operation, KYC and AML guidelines.
- Provided wealth management solutions by understanding clients' financial goals, offering investment advisory services, and promoting bank's financial products such as mutual funds, insurance, bonds, and portfolio management services to enhance client wealth.
- Managed customer relationships through effective communication and personalized interactions. Identified client needs to enhance their banking experience and drive sales growth. Promoted digital banking products by educating clients on digital solutions, enhancing adoption, and improving overall service efficiency.

EDUCATION

Bachelor of Technology in Computer Science and Engineering

Dr. B.C. Roy Engineering College, Durgapur

July 2010 - June 2014

CERTIFICATIONS

- Post Graduate Diploma in Data Science
International Institute of Information Technology and upGrad , August 2020 - September 2021
- Successfully completed JAIB (Junior Associate of Indian Institute of Banking and Finance), CAIB (Certified Associate of Indian Institute of Bankers) and Certified Credit Professional conducted by Indian Institute of Banking & Finance.