

Chittaranjan H B

S/O B.R.Naik
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Email :

MBA Finance Graduate –Financial & Marketing PROFILES

A **17 years of** result oriented professional with **4** years in stock market experience and **13** years Branch Banking experience. Encompassing Business Development, Client Relationship Management, Team Management in the Banking Sector. A proactive planner with abilities in devising effective strategies for augmenting business, identifying and penetrating new market segments, promoting products for business excellence. Customer focused and performance driven. Possess demonstrative excellence in general banking operations. Proficient in steering bottom line profitability by ensuring optimal utilization of available resources. Extensive experience in supervising and rendering quality customer service. Strong analytical, problem solving & organizational abilities. Possess a flexible & detail oriented attitude.

Work Experience and Position Held

HDFC Bank From Sep 2021 to Till Date, **Presently Ashoka Road Branch Mysore** As **Branch Manager**.

- Achievement of Business Targets Like Achievement of Income and contribution, targets Achievement of Incremental Current Account & Saving Account targets, Cost to Income Ratio benchmark, Cross Sell Products like Demat, Credit Cards, Mutual Funds, Insurance, Investment Advisory, and Assets etc. Ensuring Portfolio Growth Ensuring Cross Sell Ratio.
- Program / Channel Management Like Managed program, Ensuring Revenue generating roles Channel overall target achievement Ensuring HNW Portfolio Management and customer service, Ensuring achievement of cross sell Ratio
- Complaints and Customer Management Ensure all components of the branch sales model function as per design and regulatory compliance, Complaints Handling Effective resolution of complaints. Review and resolution of offsite ATM complaints · Organising customer meets to solicit feedback on service and products · Ensuring Contact Ratio · Ensuring Cross Sell Ratio · Review of all CRM and ensuring adherence and TAT.
- People Management Staff Motivation and morale Training, Operational knowledge based training, Staff productivity management
- Review vault & Key register, Monitor Physical verification of cash Audit Rating No frauds / Operational Errors, Review Suspense & Dummy accounts Ensure compliance with Banking rules, Regulations & Procedures Periodic review of progress vs. objectives · Ensure clarity of Business objectives among staff · Adherence of sales process
- Liaison with external customers, retail marketing, audit, IT, product development group, retail operations, clearing, currency chest, ATM vendors, other functional heads on case to case basis.

Ujjivan Small Finance Bank, Tumkaur As **Branch Manager** Dec 2016 to Sep 2021.

- Responsible for managing the Branch Profitability, ensuring high quality service and Customer Relationship Management and increasing booksize of the branch with per staff productivity.
- 1 year monitored micro banking business also.
- Responsible for the operational efficiency of the branch and productivity of staff.
- Set challenging performance and business objectives.
- Monitoring teams effectiveness by developing individual performance objectives and make recommendations for improvements, while also being accountable for achieving sales

and customer satisfaction objectives.

- Address and manage under performance as soon as it is identified following company guidelines.
- Achieving Customer digital onboarding target of the branch
- Over all branch upkeep in terms of process, customer service and staff handling, including all department both branch had average 40 staff.

ICICI Bank, Avenue road branch Bangalore.

Deputy Branch Manager and Branch operations Manager(June 2016 to December 2016)

- Responsible for managing the Branch Profitability, ensuring high quality service and Customer Relationship Management and increasing sales of financial products and services.
- Administer financial and administrative functions of the branch.
- Accountable for achieving monthly & annual sales targets , as agreed in the beginning of the financial year. Ensure proper implementation & execution of relationship management, & wealth advisory strategies with customers, which includes corporate and individuals.
- Responsible for General banking operational activities including forex transactions, Fixed deposits Renewals, Verifying RTGS Transactions, NEFT transaction, Office administration, Demand Drafts, funds flow monitoring, completion of account opening formalities and other Banking transactions support
- Branch Staff to resolve customer's problems, ensure that standards of service are maintained, and administer the institutions' operations and investment
- Close monitoring of persistency of business done to ensure proper business environment and health of business for the organization
- Have to take responsibilities for promoting the bank in the local community.
- Maintain and design various MIS to ensure smooth process flow and to support business and working with the team to achieve sales & service through in-branch business development activities
- Providing investments advisory to High Net worth Customers and taking care of the operational needs of the business relationships.
- Work hand in hand with other business units to ensure that objectives of the team are met and there is team harmony and unity.
- Implementing result oriented business plans to manage delinquency within pre-set norms for achieving organizational objectives and ensuring profitability of the branch.
- Ensure efficiency of the banks day to day process and maintaining a professional working environment for the staff.
- Monitoring financial transaction, overseeing the efficiency of the day to day processing, preparing reports, forecast, dealing with customer service or satisfaction issues.
- Ensuring compliance and security procedures are adhered to and ensuring that proper 'Know Your Customer' and 'Anti Money Laundering' activities are in place through daily audit.
- Ensure that branch staff own and manage customer queries and complaints by taking ownership and resolving in a timely manner. Act as the escalation point for their unresolved queries and complaints
- Responsible for staff supervision and training and directly responsible for the career growth of the downlines.
- Ensure all components of the branch model function as per design
- Complaints Handling
- Ensure compliance with Banking rules, Regulations & Procedures
- Gold loan processing and target achievement.

AXIS BANK LTD, Kollegal Branch. July 2011 to May 2016 Worked As Operations Manager.

- Responsible for timely completion of all our branch related operations and services like below
- Clearing Operations, Easy Pay – We collect various third party Insurance collections, Fees Collection, Membership payments in our system through Cash, Clearing and Transfer modes, CMS, Atpar, GBM, Cash, STR 8, STR 9, TCDC, CCRS, DP Operations
- Attending customer queries through Axis One View and completing the Service requests and Non-Service requests on time
- Power Gold – I handle all Gold Loan operations like Gold Loans eligibility calculations, disbursements to existing and non-existing customers, Interest payments, Renewals, Follow ups for renewals/ Closure and Auction process. Sending Control returns and LBR to the Controllers month on month basis
- GSS – We sanctioned loans under SJSRY scheme for applicants and responsible for regular EMI payments and recovery processes. I take care of disbursement processes.

- MCS – Monthly Compliance System – Where we enter the compliance on month on month basis
- PRF – We raise Payment Request Forms for all the expenses done for the branch and follow up for payments.
- Locker Operations – Issuance of new lockers to customers, monitoring the operations and settling the claims
- Eshop – Indenting all the stationery requirements of the Branch through EShop which is our centralised application to purchase the stocks. This will debit our direct P&L of the branch within the limit
- SVR – Once in Half-yearly our Officials from Circles Office visits the Branch for Structured Visit for checking whether all the operations complying with internal guidelines
- Important Monthly reports submission to circle office for review
- Sales – Motivating and helping all our CSO's and teller to reach all monthly sale target which will help to branch to achieve yearend target Month On Month
- BDR- Maintain Branch Document Register which includes all our branch important documents

Anandh Rathi stock brocking,Gandhinagar, Bangalore,

Duration: July 2010 to July 2011. Worked as senior dealer

- Customer portfolio managing.
- Ensuring timely service given to the customer.
- Revenue generation daily basis.

Geojit stock brocking, chickamagalur, Duration: Nov 2007 to june 2010. Worked as dealer

- Customer portfolio managing.
- Ensuring timely service given to the customer.
- Revenue generation daily basis.

Educational Qualification

- MBA Finance - Institute of management studies, Kuvempu University.Shimoga during 2005-2007 with 60%
- PGDMM (Distance Education) - Kuvempu University.Shimoga on 2007 with 68%
- B.Com – M.G.C College Siddapur Uttar Kannada Karnataka University during 2002-2005 with 56%
- PUC - M.G.C College Siddapur Uttar Kannada Karnataka University during 2000-2002 with 45%
- SSLC - Ave maria High School, Sirsi, KSEEB on 2000 with 59.50%

Technical Knowledge

Well knowledge of finacle, crm, Flexcube and all application in axis, icici, ujjivan and HDFC bank.

Languages Known

English, Hindi,and Kannada

Personal profile

Name	:	Chittaranjan H B
Father's Name	:	B R Naik
Nationality	:	Indian
Marital Status	:	Married

Date Of Birth : 27th May 1984
Hobbies : Listening Music, Playing Carrom and Badminton
Languages Known : Kannada,Hindi and English
Permanent address : S/O B.R.Naik, Heggarkai, Sovinakoppa (Post)
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DECLARATION

I hereby declare that all the above information is true to the best of my Knowledge and belief

Date:- 13-05-2024

Chittaranjan H B