

# DEEPAK CHHATRI

Assistant Branch Head / Branch Operations Manager

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📞 9614371794

📍 Sambalpur, India



## PROFESSIONAL SUMMARY

Results-driven banking professional with 8+ years of experience in branch operations, compliance, vigilance, and customer relationship management across leading Indian banks. Proven expertise in branch growth, CASA mobilization, retail and wholesale asset handling, locker operations, insurance cross-sell, revenue generation, audit compliance, and fraud risk control aligned with RBI regulations. Recognized for maintaining a strong combination of operational excellence and sales-driven business development to achieve sustainable branch performance. Seeking a Branch Manager role to drive business performance, regulatory compliance, and branch revenue growth.

## PROFESSIONAL EXPERIENCE

### Branch Operations Manager / Assistant Branch Head, HDFC Bank Ltd

2024 – Present

Sambalpur

- Supervise transaction authorisation ensuring compliance with regulatory policies.
- Drive retail branch business growth including CASA, retail assets, and Initiatives.
- Support wholesale and retail asset portfolios, locker operations, and services.
- Strengthen branch revenue by balancing operational control with proactive sales support.
- Review high-risk accounts, assist STR documentation, and coordinate within timelines.

### Branch Operations Manager/ Assistant Branch Manager, RBL Bank Ltd

02/2024 – 10/2024

Sambalpur

- Managed end-to-end branch operations and supported Branch Head in leadership functions.
- Handled gold loan operations, CASA growth, and liability portfolio management.
- Ensured adherence to regulatory, audit, and internal compliance standards.
- Strengthened fraud control, documentation quality, and operational risk monitoring.

### Vigilance Officer, Ujjivan Small Finance Bank

09/2021 – 02/2024

Cuttack

- Conducted vigilance audits, fraud investigations, and branch risk assessments.
- Escalated suspicious activities and prepared structured investigation reports.
- Strengthened internal controls and compliance awareness across branches.

### Customer Service Associate, Jana Small Finance Bank

08/2019 – 08/2021

Sambalpur

- Handled customer servicing, complaint resolution, and relationship management.
- Supported cross-selling and improved customer satisfaction.

### Sales Officer, ICICI Bank Ltd

11/2018 – 08/2019

Kolkata

- Acquired new customers and promoted banking products.
- Achieved monthly sales targets through field engagement.

## EDUCATION

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**MBA**, North East Frontier Technical University

2021

**B.Com**, Kalinga University

2017

## CORE SKILLS

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- Branch Operations Management
- Retail and Wholesale Asset Management
- Branch Revenue and Business Development
- Audit, Risk Control, and Fraud Prevention
- Customer Relationship Management
- Operations Sales Integration for Branch Growth
- Process Improvement and TAT Management
- CASA and Liability Growth
- Gold Loan Operations
- Regulatory Compliance and RBI Guidelines
- Team Leadership and Staff Supervision
- Insurance and Cross-selling
- KYC / AML Compliance and STR Reporting

## CERTIFICATIONS

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**AML-KYC Compliance Officer**

Vskills

(2025)

**Banking and Finance Program**

(2018)

**Fraud Detection and**

**Prevention Alison, CPD**

**Certified**

(2025)

**Advanced Excel Microtech**

**Informatics**

(2018)

**AI Dashboards using Microsoft**

**Power BI Skill Nation**

(2025)

**PGDCA C-ZONE**

(2018)