

# DEEPAK CHHATRI

## Assistant Branch Head / Branch Operations Manager

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### 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

<b>Branch Operations Manager / Assistant Branch Head, HDFC Bank Ltd</b> 1. Supervise transaction authorisation ensuring compliance with regulatory policies. 2. Drive retail branch business growth including CASA, retail assets, and Initiatives. 3. Support wholesale and retail asset portfolios, locker operations, and services. 4. Strengthen branch revenue by balancing operational control with proactive sales support. 5. Review high-risk accounts, assist STR documentation, and coordinate within timelines.	2024 – Present Sambalpur
<b>Branch Operations Manager/ Assistant Branch Manager, RBL Bank Ltd</b> 1. Managed end-to-end branch operations and supported Branch Head in leadership functions. 2. Handled gold loan operations, CASA growth, and liability portfolio management. 3. Ensured adherence to regulatory, audit, and internal compliance standards. 4. Strengthened fraud control, documentation quality, and operational risk monitoring.	02/2024 – 10/2024 Sambalpur
<b>Vigilance Officer, Ujjivan Small Finance Bank</b> 1. Conducted vigilance audits, fraud investigations, and branch risk assessments. 2. Escalated suspicious activities and prepared structured investigation reports. 3. Strengthened internal controls and compliance awareness across branches.	09/2021 – 02/2024 Cuttack
<b>Customer Service Associate, Jana Small Finance Bank</b> 1. Handled customer servicing, complaint resolution, and relationship management. 2. Supported cross-selling and improved customer satisfaction.	08/2019 – 08/2021 Sambalpur
<b>Sales Officer, ICICI Bank Ltd</b> 1. Acquired new customers and promoted banking products. 2. Achieved monthly sales targets through field engagement.	11/2018 – 08/2019 Kolkata

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

CERTIFICATIONS

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AML-KYC Compliance Officer Vskills (2025)	Fraud Detection and Prevention Alison, CPD Certified (2025)	AI Dashboards using Microsoft Power BI Skill Nation (2025)
Banking and Finance Program (2018)	Advanced Excel Microtech Informatics (2018)	PGDCA C-ZONE (2018)