



## ► Ashim Siddiqui

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### Objectives

**Seasoned and accomplished banker with over 21 years of extensive experience in the financial industry across verticals of Liability, wealth Management, Lending, Third party products & forex, Seeking a leadership role in a reputable institution where I can leverage my deep knowledge of Banking sales, Operation and client relations to drive business growth and enhance overall performance. Dedicated to delivering exceptional customer experience, Optimizing operational efficiencies, and implementing innovative strategies to ensure the organization's continued success in a competitive market.**

### Work Experience

#### **Regional Head-Branch Banking & Wealth Management.**

#### **IDFC First Bank Limited – South Mumbai/Navi Mumbai/Thane/Western Suburbs.**

**September 2024.**

- Successfully managing and supervising **5 Clusters and Half of Mumbai, Consisting South Mumbai/Central Mumbai/Navi Mumbai/Thane and Western Suburbs** Of Mumbai.
- Managing sales and operations of **32 Bank branches with 5 Cluster heads, 32 branch Managers** and Growing.
- Leading and managing a diverse **team of over 600 Employees** across the bank branches and departments Fostered a collaborative and inclusive work environment, promoting teamwork and employee engagement.
- Managing the **Regional Liability book of 13000 Crore with GL growth of over 3200 Crore 30%** in current FY, 130% achievement on FY24-25 Targets.
- Implemented effective strategies to achieve Regional business Objectives resulting in Consistent Operating **profit growth of 35%.**
- provided leadership and guidance to the team of Cluster heads, Branch managers fostering a high-performance culture.
- Managing all aspects of Manpower planning, recruitment, Selection processes and resource allocation to maintain optimal level of productivity.
- Collaborating and Organising Regular promotional campaigns and Events on regular intervals to ensure smooth business growth.
- Conducted market research to identify potential clients and opportunities for branch Expansions and new branch and ATM Setups.
- Strengthened Employee relationships through ongoing Training , personalised touch & R&R to ensure each employee is motivated & Deliver to its full potential.
- Implementing effective strategies to achieve Regional business Targets Month on Month.
- Developed and executed sales and marketing strategies resulting in increase in market share.
- Managing personally Ultra HNI/NRI/GPC/Affluent/private banking & government bodies of the area.

- Ensuring the entire Region has a 360-degree approach towards customers with a customer centricity approach and achieving the objective of the bank.
- Leveraging cross functional linkages with CBG, GBG etc to grow business across customer segments including retail, corporate, government, rural and agri business in the region.
- Conducted and implemented operational Excellence in Compliance ,Audit and operational parameters in accordance with the RBI & internal guidelines.
- Analysing customer feedback and utilized insights to drive process improvements and enhanced service offering along with Team communication and Problem solving skills.
- Conducting regular performance review of the team as well as Various Segments and verticals to monitor overall deliverables of the business.
- Serving as primary Point of contact for Regulators, Civic Authorities, Ombudsmen, Labour departments etc to ensure Smooth Functioning of the branches in the region.

## **Regional Head-Branch Banking & wealth Management**

### **ICICI Bank Limited – South Mumbai/Thane-Mumbai**

**April 2020 to September 2024.**

**4.6 Years**

- Successfully managed and supervised the operations of 12 Bank branches in Thane-Bhiwandi Region/South Mumbai, provided leadership and guidance to the team of branch managers, fostering a high-performance culture.
- Implemented effective strategies to achieve Regional business Objectives resulting in Consistent Operating **profit growth of 40% YOY.**
- Developed and executed sales and marketing strategies resulting in increase in market share.
- Managed the General ledger of over 3000 Crore of Deposits & Over 3500 crore of lending book along with investment.
- Led and managed a diverse **team of over 200 Employees** across the bank branches and departments, Fostered a collaborative and inclusive work environment, promoting team work and employee engagement.
- Strengthened customer relationships through personalised services and resolving complex banking issues promptly.
- Managed personally Ultra HNI/NRI/GPC/Affluent/private banking & government bodies of the area.
- Conducted market research to identify potential clients and opportunities for branch Expansions and net branch and ATM Setups.
- Ensured the entire segment have a 360-degree approach towards customers with a customer centricity approach and achieving the objective of the bank.
- Collaborated with the marketing team to develop and execute an effective promotional campaign.
- Leveraged cross functional linkages with CBG, GBG etc to grow business across customer segments including retail, corporate, government, rural and agri business in the region.
- Expanded Branch & ATM network to ensure presence in all key geographies in thane, kalwa, Bhiwandi areas.



### **Senior Branch Manager – Nariman Point Mumbai April-2020 To Sept 2022.**

- **Managed Liability book of 16,000 Crores along with 5600 Crores of lending book and 2300 Crore** Of Investment book of Mutual funds and life insurance.
- **Managed Biggest Branch of ICICI bank consisting over 160+ employees** of privilege and value bankers Along with sales officers, wealth, institutional banking and trade RMs.
- **Managed most of the largest corporates in the country** along with the LCG/MCG/SMEAG/MNC Team.
- Processing the extremely complex transaction of the corporate with the help of relevant segment holders.
- Led a team of Privilege bankers , current account RM , Value bankers , Wealth Managers, business Banking RM for managing portfolio profitability, quality preferential services and Customer Relationship Management.
- Managed Ultra HNI/NRI/GPC & private banking client across the world.

## **Branch Manager**

### **HDFC Bank Ltd – Parel Mumbai.**

**May 2013 to April 2020**

**7 Years**

- Managed a branch team consisting of **22 Staff (8 Operational Staff and 7 Imperia, Preferred & Classic Relationship Managers).**
- Managed branch with a **Liability book of 740 Crs in deposits & 120 Crore of Investment book.**
- Led result oriented team of HNW Imperia, Preferred & Classic Relationship Managers for managing portfolio profitability, quality service and Customer Relationship Management.
- Complied with regulatory requirements incl. KYC, AML, IRDA & SEBI.
- Ensured Sales across Liabilities, Retail Assets, Third party products, Business Banking, Forex, Credit Cards, and online trading etc. and achieving the Branch targets.
- Responsible for Achievement of Branch target along with the business performance and Hygiene parameters.
- Created sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst team members & low level of Attrition.
- Identifying, planning & conducting regular Training & customer awareness program for customer with the help of TPP Team.



### **Relationship Banking Head- May 2013 to February 2017.**

- Responsible for managing liability book size of 405 Crs Including Investment books of approx. 85 Crs.
- Responsible for leading result oriented team of HNW Imperia and Preferred Relationship Managers for managing portfolio profitability, quality service and Customer Relationship Management.
- Ensuring Sales across Liabilities, Retail Assets, Third party products, Business Banking, Forex, Credit Cards, and online trading etc. and achieving the Branch targets.
- Day-to-day servicing of the Branch's HNW customer through Joint calls with relationship managers.
- Monitored quality sales and processes in the Relationship Managers portfolio and Recruitment and training of Relationship Manager Team.
- Responsible for Achievement of Relationship Managers target along with the business performance and portfolio Management.

## **Manager-HSBC sales**

### **Canara HSBC OBC Life Insurance ltd. Mumbai.**

**April 2008 to May 2013.**

**5 Years & 1 Month.**

- Responsible for monitoring & mentoring the entire Borivali & Chembur branch of HSBC bank consists of 30 Wealth/Premier Relationship Managers for life insurance sales through Bancassurance channel.
- Ensured that each wealth manager & the branch achieved their assigned targets.
- Day-to-day servicing of the Bank branches through HNI Joint calls with relationship managers & Branch manager.
- Weekly training & coaching to all bank relationship managers on regular updates, objection-handling issues & improving selling skills.
- Identifying, planning & conducting the suitable event for HNI & NRI customers.
- Managing & resolve the entire branch level customer complaints & policy servicing.
- Planning & conducting rewards & recognition program for HSBC channel.
- Start to end follow up on issuance of the case.
- Managing business at front end to ensure the product mix strategy is in place and taking the business to higher levels by promoting the concept of service referrals.
- Ensuring all parameters to be followed by the bank relationship manager as per the audit & compliance guideline set by the organization.
- Have Worked Initially with HSBC Bank from April'08 to October'08 as Centre manager taking care of entire central suburbs of Mumbai for retail assets business with direct sales team and DSA's consist of 120 sales Representatives and 25 DSA's.

## Cluster Manager

### Kotak Mahindra Bank Ltd , Mumbai.

November 2006 to April 2008. 1 Year & 6 Month.

- Responsible for achieving the assigned sales targets for **personal loan through Direct Sales Team, Tele-Calling team & DSA's.**
- Responsible for managing & mentoring team of 150 Member DST, Tele calling Setup & 20 DSA's for Personal loan sourcing.
- Responsible for managing entire central & harbour Suburb of Mumbai for personal loan sourcing.
- Developing & acquiring new channel partners for constant growth & Sustainability in the business.
- Ensured that the required training needs are met for the DST & DSA teams regularly.
- Generating Fresh Data Base from sales force & constant check on lead generation through telesales.
- Responsible for regular interaction with the credit head for re-look & enhancement of the cases.

## Sales Manager

### HDFC Bank Ltd, Mumbai.

November 2004 to November 2006 2 Years.

- Responsible for achieving the assigned sales team target of corporate credit cards & home loans.
- Responsible for managing & mentoring team of **two Team Leaders & 15-20 Executive for corporate card & home loan Sourcing.**
- Responsible for providing required product & training from time to time to the team.
- Maintaining the Cost of Acquisition for sales team within the required business limit.
- Responsible for Attrition control & new recruitment in the team & make them comfortable to work.
- Responsible for identifying the catchments area for sourcing credit card & Promotional activities for Home loan sourcing.

## Achievements

- Grown the branch book by 6000 Crore in 2 Years(30%) with ICICI Bank.
- Grown the Profitability from 208 Crore to 480 Crore in 2 Years with ICICI Bank
- Rated as 1 continuously for 5 Years in HDFC Bank, being a part of Talent Pool.
- Ranked Best Branch Manager in the Circle on Life Insurance in HDFC Bank-13-18.
- Presented Indian Insurance Business in HSBC Insurance Asia pacific meet held in Hong Kong-2011.

## Educational Background

Examination	Percentage	Year of Passing	Class	Institution
T.Y.BCOM.	60.00%	March-2005	FIRST	N.K.T.T College of commerce economics Thane(W)
H.S.C.(commerce)	65.17%	March2002	FIRST	T.J. college of Commerce,Art&Science Thane (W).
S.S.C.	68.40%	March-2000	FIRST	R.P.Mangla high school, Thane(E)

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