**DEBASISH GOSWAMI**

**C/O-MINATI GOSWAMI**

**AT;-FRIENDS COLONY**

**BONTH CHHAK,**

**BHADRAK,**

**PIN:-756100**

**ORISSA**

**MOB NO:-7326805318,8895195896**

**Email:-dev\_asish003@yahoo.co.in**

**Dear Sir / Madam,**

**Ref: Enclosing herewith my resume**

I am now part of the HDFC Bank Ltd, the largest bank in India. My dedication, diligence and sincerity would enable me to achieve the goal. To obtain a position where duties required include assisting in business administration and positive community relationships, while utilizing my educational background and work experience in challenging environment. At present I am working as Branch Manager in Retail Branch Banking.

I did my BSC in Mathematics (1998-2001), from FAKIR MOHAN UNIVERSITY, one of the pioneer Universities in India in the field of education, with Mathematics as specialization.

I am sure my competencies and skills can be put to best use at your Organization and can help it in it’s fulfillment of both short term and long term goals. In this regard I’m enclosing herewith my resume for your kind perusal.

**Thanking You**

**Yours Sincerely**

**DEBASISH GOSWAMI**

**OBJECTIVE:** A growth oriented position in the professionally managed organization that provides opportunities for development and responsibility to contribute towards organizational success.

**CURRENT STATUS:** Working in HDFC Bank Ltd as Sr Branch Manager (Retail Branch Banking).Duration: 1st Aug.2011 to till date.

**WORK EXPERIENCE:**

**1. HDFC Bank Ltd**

**From 1st Aug.2011 to till date.**

Working as: **Sr. Branch Manager (**Retail Branch Banking**)**

**Responsibilities**

* Branch Merchandising
* Supervise & Monitor Personal Banker desks and contract sales staff
* Authorize Personal Banker transactions and monitoring the TOD.
* Branch administration
* Lobby Management
* Resolution of customer queries/complaints
* Customer service to ensure walk in customers issues
* Generate business, cross sell and monitor cross sales of Personal Bankers
* Enhancing the value of existing accounts as well as reserve the Govt. Fund under several schemes.
* Retention of existing portfolio
* Corporate salaries processing
* Cost Management and staff productivity
* Responsible for Cash and Customer transactions at the Teller counters
* Supervising all Non-Cash transactions like DD/MC, fund transfer etc
* Penetration of Saving Accounts on non liability customers
* Ensure quality customer service is delivered.
* Generate leads for Third Party Products to the customers
* Ensure that all tellers are adequately trained on the Products of the bank.
* Monitor Staff productivity and give guidance on improving the same in conjunction with the Cluster Branch Manager
* Interacting with business leaders / customers to prepare high-level product requirements for new initiatives
* Lead management proper assignment to the staffs and closure of leads in time.
* Conduct customer engagement program every month.
* RBI audits, inspections and incognito visits and branch Audit
* Checking of All register and reports in every weekend. Surprise physical verification of cash, foreign currency, Duplicate Keys, Gold loan packet and well come Kits-Every fortnight. Monitor external appearance of the Branch-Fascia, directional signage, entrance, parking area.
* Monitoring clients’ portfolio performance, conducting profitability analysis, rendering sustained advisory services for securing high ROI and increasing retention levels.
* Taking adequate measures to ensure optimum utilization of funds of clients for accomplishment of targets.
* Implementing strategies for acquiring business from clients and effectively using the potential of existing accounts.

**2. ICICI BANK LTD**

**From 02.01.2004 – 30.07. 2011**

Working as: **Branch operation Manager**

* Prepare and monitor Sales plan for the branch.
* Ensured the financial as well as operational sustainability of these Branches within a span of six months.
* Prepare budget and implementing the same and end of the period prepare variance analysis of budget and achievement.
* Played key role in shaping HRD policies for the staff in operation Department
* Handling the audit of the branch.
* Successfully conducted **10 core** portfolios in my location.
* Ensured timeliness & accuracy of reports generated on microfinance program
* Creating new requests, solving assigned SR (Service Request).
* Conducting and recording Daily Workplace Meeting(DWM), Five S self Audit Timely compliance reporting.

.**EDUCATIONAL QUALIFICATION:**

* MBA-(FINANCE & MARKETING)
* Institution-PUNJAB TECHNICAL UNIVERSITY, Jalandhar.
* Year Of Passing-2007,Percentage-69%
* Graduation (BSc.Math)
* Institution-B.N.M.A College
* Year Of Passing -2001,Percentage-65%

**OTHERS:**

* NCFM (NSE’s certification in Financial Market) certified.
* AMFI –Mutual Fund (Advisors) certified., IRDA
* Awarded Certificate of Excellence for contribution in Cross selling Of Life Insurance Products.
* Awarded as star employee for the FY 2014- 2015.
* Best employee of the FY 2014-2015
* Continuing CFP (Certification in Financial Planning.)

**PERSONAL INFORMATION:**

Date of Birth: 29.06.1980

Marital Status: Unmarried

Languages Known: Bengali, Oriya, Hindi, and English

Extracurricular Activities: Organizing events.