

SUBHAJIT DAS

Dynamic Banking Professional with Over 7 Years of Experience in the BFSI ...



BASIC INFORMATION

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Date of birth: September 3, 1990
Place of birth: Kolkata
Gender: Male
Nationality: Indian
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WORK EXPERIENCE

Chief Manager (Senior Manager) -- Affluent Business Owner Channel Jun 2024 – Present

Indusind Bank

Key Responsibilities:

- 1. Client Relationship Management:**
 - Build, nurture, and expand relationships with affluent clients, understanding their financial goals and providing tailored advice and banking solutions.
 - Regularly engage with clients through meetings, calls, and emails to ensure superior service and address any issues or queries.
- 2. Revenue Generation:**
 - Achieve monthly, quarterly, and annual revenue targets through cross-selling and up-selling of various bank products.
 - Proactively identify opportunities to offer new products and services to clients, aiming to maximize profitability for the bank.
 - Develop strategies to increase wallet share by introducing clients to relevant banking solutions such as investment products, insurance, and credit products.
- 3. Comprehensive Banking Solutions:**
 - Provide end-to-end support across banking products, including wealth management, loans, insurance, deposits, and cards.
 - Work closely with product teams to stay updated on new offerings and develop customized solutions for clients based on their needs.
- 4. Portfolio Management and Growth:**
 - Actively manage an assigned client portfolio, focusing on retention, growth, and enhancing the bank's brand reputation.
 - Monitor client accounts and portfolios regularly to ensure compliance with the bank's policies and manage any risks proactively.
- 5. Market Intelligence and Networking:**
 - Conduct market research and competitor analysis to identify trends and anticipate clients' evolving needs.
 - Engage in networking events and industry forums to generate new leads and enhance the bank's visibility in the affluent banking space.
- 6. Compliance and Risk Management:**
 - Ensure all client interactions and transactions comply with bank policies and regulatory guidelines.

- Maintain high standards of documentation and ensure transparency in all financial transactions.

Manager – Institutional Banking (Team Handling Role)

September 2023 – May 2024

ICICI Bank Ltd.

Key Responsibilities:

1. Team and Branch Oversight:

- Manage and provide strategic direction for 5 branches within the region, ensuring that each branch achieves its set targets.
- Supervise and mentor 2 Relationship Managers (RMs) who report directly, providing guidance, performance feedback, and support to achieve their targets.
- Collaborate closely with branch managers and other key stakeholders to drive institutional business goals and streamline client servicing processes.

2. Client Acquisition & Onboarding (New Customer Acquisition – NCA):

- Actively source, identify, and onboard new institutional clients to the bank, focusing on high-potential businesses and organizations that align with IndusInd Bank's growth strategy.
- Conduct needs assessments with prospective clients to understand their financial requirements and offer customized banking solutions.
- Facilitate a smooth onboarding experience by coordinating with internal departments to ensure all processes are timely and compliant.

3. Relationship Management for Existing High-Value (ERV) Customers:

- Build and maintain strong relationships with the bank's high-value ERV (Existing Relationship Value) institutional clients across the assigned branches.
- Provide regular updates and high-quality service to ERV clients, addressing inquiries and resolving issues promptly to ensure retention and client satisfaction.
- Analyze client portfolios to identify opportunities for cross-selling or upselling other banking products, enhancing the client's engagement with IndusInd Bank.

4. Driving Liability Inflow through FD and CASA:

- Focus on generating significant liability inflows by promoting Fixed Deposits (FD) and Current and Savings Accounts (CASA) to both new and existing clients.
- Develop and execute strategies to achieve liability targets, ensuring that each branch under your supervision meets or exceeds the set goals for FD and CASA inflow.
- Track and report on progress against liability targets, adjusting strategies as needed to ensure the bank's growth objectives are met.

5. Sales and Revenue Generation:

- Develop a structured approach to drive sales and increase the bank's share of wallet with each client.
- Provide support to your RMs in meeting their individual targets for NCA acquisition, CASA, FD, and other revenue-generating activities.
- Collaborate with product and marketing teams to develop tailored campaigns or promotions to drive client interest in specific offerings.

6. Market Intelligence & Networking:

- Conduct market research to stay informed of trends, competitor offerings, and potential opportunities within the institutional banking space.
- Engage with local business communities, attend industry events, and foster networking opportunities to increase brand visibility and attract new institutional clients.
- Leverage market insights to proactively anticipate client needs and propose solutions to enhance client satisfaction.

7. Compliance and Risk Management:

- Ensure that all account acquisition and onboarding processes follow regulatory and bank compliance standards.
- Maintain high standards of documentation and reporting, ensuring transparency in all client interactions.
- Work with internal risk and compliance teams to mitigate risks associated with institutional accounts and ensure compliance with all relevant policies and guidelines.

Key Responsibilities:**1. Customer Engagement & Relationship Management:**

- Engage with a portfolio of approximately 1,300 customers, organized into 900 groups, with a portfolio size of 160 Crore.
- Follow the bank's contact policy to connect with customers at defined intervals, ensuring regular communication and a high level of engagement.
- Build and maintain strong relationships with customers, understanding their financial needs, and providing personalized service to enhance satisfaction and loyalty.

2. Service-to-Sales:

- Actively handle customer inquiries and complaints, providing prompt and effective resolutions.
- Use service interactions as opportunities to introduce relevant banking products, effectively transitioning from service to sales.
- Ensure a seamless service experience that fosters trust and encourages customers to consider additional products.

3. Product Lead Generation:

- Identify and generate leads for a broad range of banking products including loans, credit cards, CASA, and TPP (Third Party Products) such as insurance and investment products.
- Work closely with the sales team and product specialists to ensure timely follow-up on leads and conversion into business.
- Track lead generation performance and identify areas for improvement, ensuring that all product opportunities are maximized within the portfolio.

4. Portfolio Growth & Value Enhancement:

- Drive growth in the portfolio's book value by deepening relationships and cross-selling banking products.
- Meet or exceed targets related to the expansion of the book size, revenue generation, and new product penetration.
- Monitor portfolio health by regularly reviewing customer accounts, transactions, and patterns to anticipate needs and address potential issues early.

5. Compliance & Quality Assurance:

- Adhere to the bank's policies and regulatory guidelines, ensuring that all customer engagements and transactions comply with required standards.
- Maintain accurate records of all customer interactions, service requests, and sales conversions for audit and reporting purposes.
- Ensure high standards of documentation, transparency, and ethical conduct in all client dealings.

6. Performance Monitoring & Reporting:

- Regularly update management on the portfolio's performance, including book size growth, product penetration, service quality, and compliance adherence.
- Use data insights and customer feedback to identify trends, improve service offerings, and adjust strategies to meet business objectives.
- Take accountability for meeting Key Performance Indicators (KPIs) related to portfolio management, service-to-sales conversion, and overall customer satisfaction.

Key Responsibilities:**1. Customer Engagement and Relationship Building:**

- Regularly engage with customers following the contact policy to ensure ongoing connection and support.
- Provide a seamless and superior digital experience, understanding and addressing customer needs through the bank's suite of financial products and services.
- Act as a trusted advisor, offering tailored financial solutions that align with customer goals and banking needs.

2. Promoting Digital Banking Solutions:

- Proactively educate, guide, and encourage customers to utilize digital banking channels for transactions and service needs.
- Support customers in adopting and confidently using digital platforms while offering assistance and troubleshooting as required.
- Maintain an accessible "window" for customers to interact with the bank directly, ensuring they feel supported even when using digital channels.

3. Performance and Compliance:

- Achieve scorecard targets and portfolio benchmarks, maintaining standards of excellence in service delivery and digital adoption.
- Adhere to all guidelines, regulatory requirements, and compliance standards, ensuring customer interactions and transactions meet quality and compliance standards.
- Regularly track performance metrics and take proactive steps to meet and exceed set targets.

Senior Marketing Officer

May 2019 – August 2019

ICFAI Business School

Key Responsibilities:

1. Marketing and Promotion Execution:

- Implement innovative marketing and promotional programs across the designated area to gather insights on market conditions and trends.

2. Student Engagement and Market Analysis:

- Communicate effectively with students to understand market demand and collect feedback, using these insights to adapt strategies accordingly.

3. Market Expansion and Outreach:

- Identify and develop strategies to reach untapped market segments and customer groups to support business growth and expansion.

4. Lead Conversion and Admissions:

- Follow up with prospective students, providing information and guidance to convert inquiries into successful admissions.

5. Relationship Management and Lead Generation:

- Build and maintain strong relationships with students, encouraging referrals and generating new leads through these connections.

6. Revenue Generation:

- Drive revenue growth by achieving admission targets and contributing to the company's financial goals.

Senior Agency Leader (Team Handling Role)

July 2017 – March 2019

IDBI Federal Life Insurance Co. Ltd

Key Responsibilities:

1. Business Development and Lead Generation:

- Meet with clients to generate new business and secure new leads, expanding the company's client base.

2. Recruitment and Team Expansion:

- Recruit new advisors and agency leaders, focusing on building and expanding the team to support business growth.
- Conduct candidate outreach, arrange interviews, and manage the interview process, including documentation and onboarding.

3. Team Management and Training:

- Manage a team of 12–15 individuals, ensuring they meet monthly business targets and overall company objectives.
- Provide training and development support for new recruits, equipping them with the skills and knowledge required for success.

4. Goal Achievement and Revenue Generation:

- Drive revenue growth by achieving both individual and team goals, ensuring month-on-month business growth.
- Monitor and achieve personal goal sheet and projections to support organizational objectives.

Assistant Computer Teacher

July 2013 – March 2016

Sinthee Ramakrishna Sangha Vidyamandir

Key Responsibilities:

1. Classroom Instruction:

- Teach Computer Science to students from Class V to XII, ensuring a comprehensive understanding of the subject material.

2. Assessment Preparation and Evaluation:

- Set question papers for all classes, creating assessments that align with the curriculum and test students' understanding effectively.
- Evaluate examination papers, providing accurate grading and constructive feedback.

3. Student Support and Guidance:

- Address student queries, providing solutions and additional explanations to help them grasp complex concepts.
- Offer individual support and guidance to foster a positive learning environment and encourage student success.

EDUCATION

Diploma in Multimedia and Animation

January 2014 – December 2014

Youth Computer Training Centre

Completed the course with A+ Grade

Web Designing

January 2013 – June 2013

Youth Computer Training Centre

Completed the course in 2013 successfully

Sound Recording and Editing

July 2012 – December 2012

National Institute of Film and Fine Arts

Learned the details about sound recording and editing

Bachelor of Science (Computer Science Hons.)

July 2009 – August 2012

University of Kolkata

Completed graduation from Asutosh College and got 49% in graduation

Higher Secondary

April 2007 – May 2009

Sinthee Ramakrishna Sangha Vidyamandir

Completed 12th Standard with 79% Marks

Madhyamik

March 2006 – April 2007

Sinthee Ramakrishna Sangha Vidyamandir

Completed 10th Standard with 86% marks

AREA OF EXPERTISE

Areas of Expertise:

1. **Relationship Management:** Skilled in building and maintaining strong client relationships, with a focus on understanding customer needs and delivering tailored financial solutions. Proven ability to enhance client satisfaction and loyalty through exceptional service.
2. **Sales and Revenue Generation:** Expertise in driving revenue through cross-selling and up-selling of a

wide range of banking products, including CASA, loans, wealth management, and insurance. Consistently met and exceeded sales targets by identifying growth opportunities and leveraging client networks.

3. **Portfolio and Wealth Management:** Proficient in managing high-value customer portfolios, ensuring asset growth and value retention. Knowledgeable in investment products and able to provide personalized advisory services to affluent and high-net-worth clients.
4. **Team Leadership and Development:** Experienced in supervising and mentoring teams to achieve sales and service goals. Capable of providing training and support to enhance team performance and foster a collaborative work environment.
5. **Risk and Compliance Management:** Strong understanding of banking compliance, regulatory guidelines, and risk management practices. Ensures all operations meet regulatory standards and maintains high levels of transparency and accountability.
6. **Market Analysis and Strategy:** Ability to analyze market trends, competitor strategies, and customer feedback to develop effective business plans. Skilled in identifying new market segments and creating targeted strategies to drive customer acquisition and retention.
7. **Customer Service Excellence:** Committed to delivering a superior customer experience by proactively addressing client queries, resolving complaints, and maintaining high standards of service quality.

With 7+ years in the Banking and Financial sector, I bring a proven track record of success in client relationship management, sales, and team leadership, backed by a strong commitment to compliance and customer-centric solutions.

COMPUTER SKILLS

1. Microsoft Office Suite

- Proficient in Word, Excel, and PowerPoint for document creation, data entry, and presentations.

2. Internet and Email

- Experienced in browsing, researching, and navigating the internet.
- Skilled in using email platforms (Gmail, Outlook) for communication and organization.

3. File Management

- Knowledgeable in organizing, saving, and retrieving files on Windows and macOS operating systems.

4. Typing and Data Entry

- Strong typing skills with attention to accuracy and speed.
- Experienced in basic data entry tasks in spreadsheets.

5. Basic Troubleshooting

- Ability to resolve common software issues and perform system updates.

6. Digital Communication Tools

- Familiar with Zoom and Microsoft Teams for virtual meetings and collaboration.

7. Social Media Basics

- Comfortable using social media platforms like LinkedIn and Facebook for networking and communication.

PERSONAL INFORMATION

Date of Birth : 3rd September, 1990

Sex : Male

Nationality : Indian

Religion : Hindu

Category : General

Marital Status : Married

Mother Tongue : Bengali

Languages Known : Bengali, English, Hindi

INTERESTS

Music Composition and Arrangement:Passionate about creating original music and arranging compositions across various genres.

Guitar Performance:Skilled guitarist with experience in both solo and collaborative performances, showcasing versatility in style.

Songwriting:Enjoy writing lyrics and melodies, conveying emotions and stories through music.

Vocal Performance:Engaged in singing and exploring different vocal techniques to enhance musical expressions.

Music Production:Interested in the technical aspects of recording and producing music, utilizing software and tools for high-quality sound.

Collaborative Music Projects:Enthusiastic about collaborating with other musicians and artists to create unique musical experiences.

Exploration of Diverse Genres:Eager to explore and experiment with a variety of musical genres, continuously broadening musical horizons.

REFERENCES

References available upon request.

HOBBIES

■ Music

■ Food

■ Travelling

■ Vlogging

CERTIFICATES

NISM

IRDAI