



Ashutosh Kumar Pandey

Retail Branch Banking | Sales & Marketing | Customer Acquisition & Retention

SENIOR PROFESSIONAL - BRANCH HEAD - AVP

A result-oriented professional with experience in retail branch banking operations with hands-on experience in branch operations, business development & customer relationship management

Location Preference: Lucknow & Mumbai | **Industry Preference:** Banking, BFSI, Telecom & Healthcare

Education & Credentials

2004

B.Sc. from St. Andrews College
Gorakhpur in 2004

Certification

NCFM & IRDA
KYC AML
Trade Forex
Service Excellence

Executive Profile

Senior Professional offering **over 16 years** of extensive experience in scaling-up branch operations right from scratch, building & maintaining new & existing relationships, driving branch visibility & profitability in new & existing market.

Gained overall experience in **new business acquisition leveraging expertise across banking, healthcare Pharma & micro finance industries**; hand-on knowledge of **retail banking products such as FD, RD, insurance, mutual funds & assets including credit card, auto loan, personal loan, home loan & TPP**; drove business relationships with govt. & private sector to increase the customer base through offering various banking products, solutions & services.

Bagged 'TOP GUN' Award at Kotak Mahindra Bank, Bagged 'Star Award Twice' by the Branch Banking Head as the 'Best Performer' in during 2014 in HDFC Bank Ltd., rewarded with 'Port Blair Trip' for Achieving 9 Lac of Insurance Target and 'Goa Trip' for achieving 107% in Panacea including 'Bronze Medal Winner' for Best Performer in UP at SRL Ranbaxy Ltd.

Invested in people development through right talent acquisition, coaching, mentoring, training & development & building pool of skilled team members. Exhibited excellent interpersonal, communication & organizational skills with exceptional presentation, training & development, customer relationship management and business planning skills.

Professional Experience

March 2020 : – Branch Head (AVP) at Lucknow

Role:

- Managing 300cr Flagship Branch with 16 Resources.
- Interfacing with clients for understanding their requirements and cultivating relations with them for customer retention & securing repeat business.
- Implementing policies & procedure for all round development of the bank as well as reducing overall cost to the bank through various means.

Key Impact Areas

- Branch Operations
- Strategic Planning & Leadership
- Business Development
- Client Acquisition/Retention/Attrition
- Portfolio Management
- New System Implementation
- Profitability Improvement
- New System Implementation
- Due Diligence / Risk Control
- KYC & AML Compliance
- HNI & Ultra HNI Customer Management
- Team Building & Leadership



Key Skills

Customer Interaction
Motivator
Relentless Achiever
Analytical
Leadership
Advisory

Relationship Building

Growth Path

Associated with Jana Small Finance Bank from March 2020 to till Date

August 2019 - March 2020 : Kotak Mahindra Bank –Branch Manager at Varanasi

March 2016 - August 2019: JANA Small Finance Bank – Branch Manager at Gorakhpur & Kushinagar

January 2011-March 2016: HDFC Bank Ltd –Branch Manager at Madhya Pradesh & Uttar Pradesh

April 2006- December 2010: SRL Ranbaxy Ltd. -Territory Development Manager at Gorakhpur

July 2004 -April 2006: FDC Limited/Emcure - Gorakhpur -Trainee Medical Representative at Gorakhpur

- Joined Branch at 190 Cr Business and Increase the Business by 292cr within 1 Year with at Jana Small Finance Bank at Lucknow.
- Joined Branch at 0.80cr Business and Increase the Business by 8cr within 5 Months with 3cr Asset Business at Kotak Mahindra Bank at Varanasi
- Pan India Performer in Assets / Privy Accounts / Current Accounts
- Launched Branch with 6cr & Increase the Branch Size with 67cr in 5 Months at JANA SFB
- Managing 67cr Branch 9 staff at JANA SFB
- Minimizing the portfolio delinquency in the region by taking necessary corrective actions
- Achieving aggressive volume and profit targets across product mix
- Formulating and implementing area specific business strategy to counter competition
- Maintaining high level of internal and external compliance
- Excelling business targets and service delivery metrics
- Drove productivity of each employee and ensured that each productivity norms are met
- Implemented best practices in competition and proposed them to corporate office
- Conducted periodic training sessions for staff development and motivation
- Acted as secondary auditor & controller for reviewing, monitoring & self-auditing various records in the branches
- Groomed & mentored team members for higher responsibilities thereby controlling staff turnover
- Planned marketing activities for better visibility and business growth of the branches
- Spearheaded cash management, branch merchandising, marketing coordination with focus on driving better visibility and business growth of the cluster branches

Significant Accomplishments Across Career

- Awarded Trophy for TOP GUNS Award –2019 Contest’ for outstanding performance in Assets with 300% Achievements of Asset target in first 3 month of Branch Launch at Kotak Mahindra Bank
- Awarded Trophy for Best opener for Launching Bank Branch with 6cr & become the only Branch PAN India who Launch the branch with 6cr Business at Jana Small Finance Bank
- Chosen to conduct Training 150 micro-finance team members on Banking Awareness Training; received appreciation from Branch Banking Head for Conducting successfully training at Jana Small Finance Bank
- Recognized as ‘Eagle Eye’ by MD of HDFC Bank for detecting cheque fraud worth Rs. 80-90 lakhs
- Grew from Personal Banker/Relationship Manager to the role of Branch Head (Double Promotion) for excellent performance in operations and sales functions at HDFC Bank
- Awarded Star Award Twice by Branch Banking Head for Best Performer in 2014 at HDFC Bank
- Rewarded
 - Port Blair Trip for achieving 9 Lac of Insurance Target in One Week
 - Goa trip for Achieving 107 % of Target in Panacea
- Stood as:
 - All India Topper in Anti-CCP Test and New Test Panels in SRL Ranbaxy
 - UP Topper in Thyroid and Thyroscreen in SRL Ranbaxy
- Won the Bronze Medal for Best Performer in UP in SRL Ranbaxy
- Qualified for Singapore and Malaysia Trip in 2007 in SRL Ranbaxy



Personal Details

Date of Birth: 11th August 1981

Languages Known: English & Hindi

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