

SUBHADEEP MUKHERJEE

Kolkata

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PROFESSIONAL SUMMARY

Seasoned Banking professional with 8 years of comprehensive experience in Retail and Corporate Banking. Proficient in loan processing, deposit products, AML KYC guidelines, and Customer Relationship Management.

SKILLS

- Banking operations and services.
- Credit processing and monitoring.
- Customer Relationship Management.
- AML KYC guidelines, Customer Due Diligence.
- NPA management and recovery.
- Strong analytical and problem solving skills.
- FINACLE.

EXPERIENCE

•AXIS BANK

March 2023 –July 2023

Service RM, Corporate Credit

- Acted as an interface between Bank and clients, actively engaged in delivering exceptional customer service.
- Interacted with clients to gather necessary documentation for loan disbursement, overseeing document execution, security creation, and ensuring timely processing.
- Ensured strict compliance with AML and KYC guidelines, Customer Due Diligence.
- Offered solutions and outstanding customer service to corporate borrowers, managed complex client situations.
- Coordinated with borrowers to conduct unit/collateral inspections, obtain stock statements, insurance coverage, and audited balance sheets.
- Maintained strong relationships with clients to enhance loan utilization levels and expand the bank's portfolio base.
- Collaborated with the Business and Credit Monitoring team to ensure better monitoring of the credit portfolio.

•UCO BANK

May 2018 – December 2022

Manager (Assistant Branch Head)

- Led a team of staff members, supervised day-to-day operations of the branch, ensuring smooth operations and excellent customer service.
- Managed the sourcing and processing of a diverse range of loans including Retail loan, Home loan, Loan Against Property, Micro loans and Agricultural loans.
- Verified loan documentation to ensure completeness and accuracy.
- Supervised the sourcing of Current accounts, Savings accounts, and other Liability products.
- Contributed in expanding the branch's asset and liability base through strengthening existing relationships and acquiring new customers.
- Monitored non-performing assets (NPA) and accounts under the Special Mention Accounts (SMA) category.
- Conducted Customer Due Diligence on existing and new clients across different client segments, reviewed customer risk profiles, and facilitated client on-boarding processes.

•UCO BANK

June 2015 – April 2018

Assistant Manager (Relationship Officer)

- Proactively met with new clients and recommended appropriate products and services offered by the bank, driving business growth and client satisfaction.
- Provided hands-on assistance to customers, addressing their inquiries and concerns promptly.
- Facilitated the account opening process, verifying required documents.
- Managed customer deposits, payments, and transfers efficiently.
- Maintained accurate records and processed administrative paperwork, ensuring compliance with internal policies.

EDUCATION

- **University of Calcutta** **2010 - 2012**
M.Tech (Information Technology)
Class – I
- **University of Calcutta** **2007-2010**
Master of Computer Applications
Class – I
- **University of Calcutta** **2004 - 2007**
B.Sc Physics (Hons.)
Class – II

LANGUAGE

- Bengali
- English
- Hindi

CERTIFICATIONS

- CAIIB from Indian Institute of Banking and Finance in 2017.
- JAIIB from Indian Institute of Banking and Finance in 2016.