



KULDEEP SURTI

REGIONAL HEAD – BRANCH BANKING

CONTACT

📞 9825500073
✉️ Kuldeepsurti@gmail.com
🏠 B-402, Mapple Leaf,
Behind Vastu Luxuria,
Near V R Mall, Surat -
395007

EDUCATION

Bachelor's Degree

Passed Bachelor of Commerce with specialization (Advanced Accountancy and Auditing)

Certification

(i) Indian Institute of Udaipur

“Management Development Program on Strategic Leadership”

(ii) Indian Institute of Vishakhapatnam

“Pursuing Financial Risk Management”

(iii) Diploma in Computer Science

(iv) Certified AMFI & IRDA

SKILLS

- Excel
- Data Analysis
- Microsoft Office
- Teamwork
- Communication
- Leadership
- Customer Service
- Negotiation & Closing Deals

PROFESSIONAL OVERVIEW

A professional experience of 22 years & above into sales & marketing, business development, customer relationship management, well versed with analysis on excel as well as Branch operations in Banking Industry. Presently working with **AU Small Finance Bank & Managing Gujarat 2 Region as Regional Head**. Domain expertise in overall Management of branch & implementing strategies towards enhancing market penetration, multiproduct sales, business volumes and growth with key focus on revenue & branch growth & also ensured adherence to various audit and compliance guidelines an effective communicator with exceptional relationship management skills with ability to relate to people at any level of business and management.

WORK EXPERIENCE

Regional Head

Au Small Finance Bank, Branch Banking

1st Nov 2022 - Present

- Managing 20 Branches of Gujarat 2, 10 Urban & 10 Core.
- Managing 2500 Cr Liabilities Portfolio
- Managing More than 200 Sales + Service Staff and 6 Cluster Head, 1 RBM, 1 Investment Head.

Regional Manager Current Account & Cluster Manager

Au Small Finance Bank – Gujarat 2

5th Mar 2020 – 31st Oct 2022

- Responsible for Growing New Acquisition of Current Account Business in entire Region, & also managing existing CA Book to grow further & achieve Region CIB & NAV TGT.
- Recruit, Motivate, Trained & Supervise the Region Current Account Cluster Manager, Relationship Leader, Relationship Officer, Relationship Manager, CASA Bank officer to enhance CA New Business in Region.
- Meeting Existing and NTB Customer to enhance and grow Branch and Region Book, and also identify the opportunity to offer Additional Hooks in CA Business like QR, POS, CMS, BBG, TFX Etc
- Consistent work with Product team to provide product base solution, many suggestions and solution has been added to Doorstep Banking for Customers.
- Responsible for Growing Urban Branches of Surat Cluster with Primary focus to enhance and grow Branch CASA+TD Book
- Recruit, Grow, Train, Develop performing team of BSM, RL, RM, RO, Current Account Bank Officer, CASA Bank officer.

Cluster Business Leader

Yes Bank, Surat

01st Nov 2017 – 29th Feb 2020

Responsible for entire Cluster New High Value & Retail Acquisition & Product Sales Channel with focus on P&L, Revenue & Liability Book (CA, SA & TD), various cross sell products like Trade FX, Mortgage, Home Loan, Cash Credit, Over Draft, Life Insurance, General Insurance, Investments & Asset Product.

- Spearheading the entire gamut of sales with a help of Cluster Sales Leader (CSL) & Cluster Business Leaders (CSLB).
- Build a strong self and team learning culture by leveraging learning resources available in the system.
- Identify & Acquire the High-net-worth clients (HNI Client) & Retail Client, generate revenue through various products like Trade FX, Mortgage, Working Capital, Bank Guarantee, Life Insurance, General Insurance, Car Loan and Investment Products with help of Team
- Staff Management, completion of all internal requirements like KYC, GCC, ML Training
- Motivate and Develop team in strong direction to make it best
- Execution & People Management: Build & Manage high Performance Team
- Designing, Strategizing, and launching promos, contest to improve Brand awareness & enhance the Branch Performance

Senior Business Leader

Yes Bank, Surat

01st Apr 2015 – 30th Oct 2017

Worked as **Senior Business Leader – Surat** and responsible for entire Branch Budget achievement with focus on Branch P&L, Trade & FX Revenue, Liability Book (CA, SA & TD), BB & RB Revenue, like Home Loan, Car Loan, Business Loan, Mortgage etc. along with TPP Life Insurance, General Insurance, Investments.

- Supervise the Branch Operation Team of Senior Service Delivery Leader [SSDL], Branch Service Delivery Leader & Branch Service Partners [BSP].
- Spearheading the entire gamut of sales with a help of Financial Planner [FP], Financial Advisor (FA), Business Relationship Leader [BRL], Relationship Team Leader (RTL), Business Relationship Partner [BRP] & Client Relationship Partner [CRP].
- Build a strong self and team learning culture by leveraging learning resources available in the system.
- Primary Branch Focus to acquire High Value SME Trade CA profile customer & generate maximum TFX Revenue & Trade Based Lending Client.
- Identified the High-net-worth clients (HNI Client), Generate revenue through various products like Trade FX, Mortgage, Working Capital, Bank Guarantee, Life Insurance, General Insurance, Car Loan and Investment Products with help of Team & personally analyze the client profiling and contact them and persuading to return to the rejuvenated branch.

Branch Business Leader

Yes Bank, Surat

01st Apr 2013 – 31st Mar 2015

- Responsible for entire Branch Budget achievement with focus on Branch P&L, Revenue & Liability Book (CA, SA & TD), various cross sell products like Trade FX, Mortgage, Home Loan, Cash Credit, Over Draft, Life Insurance, General Insurance, Investments, Car Loan.

Branch Manager

Standard Chartered Bank, Jalgoan

24th Apr 2012 – 26th Mar 2013

Responsible for entire Branch Budget achievement with focus on Liabilities product, various cross sell products like Life Insurance, General Insurance, Investments, Mortgage, Cash Credit, Over Draft, Working Capital, BIL, Home Loans, 3in1, Advance Brokerage - Flexi Trade & NDPMS.

- Spearheading the entire gamut of sales with a help of Relationship Managers & BCOT RM.
- Build a strong self and team learning culture by leveraging learning resources available in the system.
- Owning regulatory, audit, compliance and control measures at the branch.
- Identified the High-net-worth clients (HNI Client), by personally contacting them and persuading to return to the rejuvenated branch.
- Adhering to the policies and procedures issued in relation to ORMAF, Group Code of Conduct, KYC, Money laundering prevention & TCF.
- Motivate and develop team in strong direction to make it best.
- Execution & People Management: Built & Manage high performance Team.
- Exploring the Cross-sell opportunities with existing relationships for various products and other revenue increasing opportunities.

Area Manager- Premium Acquisition Channel

Standard Chartered Bank, Surat

01st Nov 2009 – 23rd Apr 2012

- Handling Team Managers, Relationship Managers, Investment Advisor & Insurance Specialist.
- Hire, train & develop Team of Relationship Managers
- Primarily Focus on SME Trade CA, Priority and Preferred Relationship & retail liability products i.e. Current / Saving A/c with help of acquisition team of TM & RM
- Adhering to the policies and procedures issued in relation to ORMAF, Group Code of Conduct, KYC, Money laundering prevention & TCF
- Exposed to "EBBS" - System used for Banking Operations used in STANDARD CHARTERED BANK
- Relationship Building with Corporate Salaried Team, Mortgage Team, SME Team to enhance business and revenue

Sales Manager- Retail Liabilities

Standard Chartered Bank, Surat

1st Apr 2008 – 31st Oct 2009

Area Sales Manager- Consumer Banking

Standard Chartered Bank, Surat

1st Sep 2006 – 31st Mar 2008

Team Manager-Wealth Management Consumer Banking

Standard Chartered Bank, Surat

01st Dec 2004 – 31st Aug 2006

Sales Executive - Wealth Management Consumer Banking

Standard Chartered Bank, Surat

26th Mar 2003 – 30th Nov 2004

Marketing Consultant

IndusInd Bank, Surat

Feb 2002 – Feb 2003

- Account opening: processing and documentation verification
- Sourcing High Net Worth Clients
- Liaison with Co-operative Banks for short term deposits
- Promotional Event Management: Local Advertisement & Publicity Management
- Sales Promotion: like road shows, distributing pamphlets & brochures, presentation of products at different Residential Complex & other Places.

Achievements

- SCB: Won Olympics 2007 – Best Area Sales Manager Pan India for the month of Jan 07 and Feb 07 for Insurance (7 Days Trip of New Zealand & Singapore)
- SCB: Four Promotion in 3 years 8 Months (Starts from Sales Executive to City Head)
- SCB: Won Full Marathon contest (Trip to Bali, Singapore & Malaysia)
- Five Promotion in 5 years 5 Months (Starts from Sales Executive to Sales Manager)
- SCB: Winner of Investment Knowledge Wizard 2011
- SCB: Nominated & Awarded for World of Winner - Great Manager from HR
- SCB: Nominated & Awarded for The SCB Champions Trophy
- YBL: Winner of Bancassurance Toppers Challenge Dubai 2014
- YBL: Winner of Shubh Labh Current Account Contest 2013 - Goa
- YBL: Winner of CA Cruise 2014 – Singapore
- YBL: Achieved & Recognized for Highest TFX Revenue in 2013-14
- YBL: Winner of Greece Contest 2015
- YBL: Winner of Asset Carnival Contest – Goa 2016
- YBL: Winner of London Calling Contest 2017
- YBL: Winner of Asset Carnival Contest – Goa 2017
- YBL: Winner of Switzerland Contest 2018
- YBL: Winner of China Contest 2019
- YBL: Winner of Majestic Moscow Contest 2019