

BIBHUDATTA MISHRA (Senior Vice President, Axis Bank)

Branch Banking, Retail Liabilities, Premium Banking, Investment Products, Compliance

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PRESENT ROLE: Cluster Head

The Cluster Head (CH) heads a network of branches and is responsible for business expansion and growth in the Cluster so as to achieve the top line and profitability goals of the cluster. The CH coordinates with the branch heads to ensure that they are able to respond proactively to the business issues and challenges by providing them with the required guidance and support. The CH is also responsible for maintaining regulatory and procedural compliance.

KEY RESPONSIBILITIES OF Cluster Head:

- *Implement the cluster business plan through a team of Branch Heads, Vertical Heads, and Channel Partners for profitable growth.*
- *Plan and ensure implementation of Branch expansion plans, upgradation of extension counters/Branches and Points of Service, in line with the growth plans of the Bank.*
- *Establish budgets and targets and provide guidance to Branch Heads in preparing business plans for their respective areas to ensure increase of market share.*
- *Coordinate with all vertical and channel partners for ensuring segmental growth like premium retail business (Burgundy, Priority, TASC, Salary etc.) and revenue related to TPP, RFR, RTFX, Forex etc.*
- *Create a symbiotic platform for asset verticals to ensure aggressive lending in mapped branches and footprints.*
- *Arranging customer meets with segmental focus to increase acquisition and deepening of existing clients.*
- *Arrange events in coordination with government office for larger penetration of banking product in distant geographies of cluster.*
- *Identify potential locations for opening of branches and ATMS across mapped location for higher business growth and penetration.*
- *Establish and strengthen relations with Key Customers in collaboration with the Branch Head/Branch team to generate business and ensure customer delight.*
- *Review and monitor performance of the Cluster and Branches for ensuring achievement of all targets, productivity, quality and compliance standards.*
- *Review and ensure compliance of all processes according to bank's policies including timely action on internal and statutory audit observation*
- *Coach and mentor high potential talent to develop them for higher responsibilities.*
- *Ensure manpower needs are fulfilled to implement the branch/ business expansion in the cluster*
- *Liaison with project team, infrastructure and support service providers for efficient service delivery*
- *Monthly review of all vertical team members and channel partners to identify further course of action and gaps to be taken care.*

WORK EXPERIENCE (23 YEAR 6 MONTH)

AXIS BANK: October 2002 to Present

Role: Cluster Head, Cuttack1 Cluster, Odisha

Location: **Cuttack**

Period: April 2021 to present

Business Achievement:

CASA TD: 1400 Crore (18 Branches with 230 Resources), IPG Revenue: 7 Cr,

Total Fee: 15 Cr, Asset Disbursement: 310 Cr in FY'22, Operational Health Index: Excellent

Role: Cluster Head, Bhadrak Cluster, Odisha

Location: **North Odisha**

Period: April 2019 to present

Business Achievement:

CASA TD: 2651 Crore (18 Branches with 230 Resources), IPG Revenue: 11.25 Cr,

Total Fee: 20 Cr, Asset Disbursement: 430 Cr in FY'21, Operational Health Index: Excellent

Role: Retail-Head (Assam, Meghalaya, Nagaland, Mizoram, Manipur, Arunachal Pradesh, Tripura)

Location: **Guwahati**

Period: April 2016 to March 2019

Business Achievement:

Total Deposit : 4400 Cr (117 Branches across seven states of North East), IPG Revenue: 40 Cr

Resource Number : 1300 (Leaders and Front Desk)

Role: Cluster Head, Raipur Cluster, Chhattisgarh

Location: **Raipur**

Period: April 2015 to March 2016

Business Achievement:

CASA TD: 1200 Crore (15 Branches with 160 Resources), IPG Revenue: 4.5 Cr

Role: Cluster Head, Berhampur Cluster, Odisha

Location: **South Odisha**

Period: April 2013 to March 2015

Business Achievement:

CASA TD: 1100 Crore (15 Branches with 165 Resources), Excellent traction in Retail & Govt Business

Role: Branch Head (Kalpana Square, Bhubaneswar & Jharsuguda)

Location: **Costal and Western Odisha**

Period: February 2007 to March 2013

Business Achievement: Handled Branch head portfolio for 6 years in two different branch with great success in retail and government business. Awarded best rating in internal audit of bank.

Role: FDO, BSM, Extension Counter Head

Location: **Delhi, Bhubaneswar**

Period: Oct 2002 to January 2007

Business Achievement: One of the most successful contributor to team and got acknowledged as best worker across individual role

SOUTH INDIAN BANK: January 2001 to September 2002 **Role: Probationary Officer**

Location: Bengaluru, Tirupur, Kolkata

Period: January 2001 to Sept 2002

SCHOLASTICS:

IT Skills: Well versed with MS Office Suite (Word, Excel & PowerPoint), Finacle 10 & Internet Applications.

Course	University/ Board	Year	% of Mark	Division
MBA	Sikkim Manipal University	2009	79	A Grade
BSC Forestry	Orissa University of Agriculture & Technology	1998	84	1 st
+2 Science	CHSE, Odisha	1992	75	1 st
Matriculation	BSE , Odisha	1990	85	1 st

PERSONAL DOSSIER

Date of Birth: 1st April, 1975

Linguistic Abilities: Hindi, English and Oriya

Marital Status: Married

I do hereby declare that all facts presented above are true to the best of my knowledge and understanding.

Thank You,

Yours faithfully,

Bibhudatta Mishra

Date: 24th July 2023

