

CHANDRASEKHAR DAS

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Passionate and collaborative leader with data-driven-decision making capabilities; exceptionally well organized with strong experience of working in Retail Banking & NBFC industry that demonstrates self-motivation, creativity & initiative to achieve corporate goals.

Key Skills

Retail Branch Banking

CASA and HNI Sales

Client Portfolio Management

P & L Responsibility

Rural Business / Micro Finance

Retail / MSME Lending

Mortgage Lending

Collections Management

Channel Management

Strategic Leadership

Profile Summary

- Result-oriented Professional, with 16+ years of experience in Retail Branch Banking, Preferred Banking, SME & Rural Business Finance with key focus on accomplishing top-line profitability and revenue growth.
- Currently working with a leading financial services company: L&T Finance; commanding a large team of 147+ Professionals (covering Front-line Executives, Branch Managers & Territory Managers) across 21 branches for managing Micro Loans and Micro LAP portfolio.
- Prior experience in providing strategic direction towards acquisition of Retail Assets products including various Loan products (Personal Loan, Business Loan, Prime/Micro LAP, Cash Credit, Gold Loan, Auto & TW Loan etc.) from open market and channel partners in HDB and Bandhan Bank.
- Breadth of expertise lies in acquisition of household, SME & Institutional clients, boosting CASA and TD book, cross-selling of retail asset and third-party products, maximization of fee income & operational excellence in ICICI & HDFC Bank.
- Insightful professional with proven success in managing HNI portfolios and deepening the wallet in existing book & acquiring new clients.
- Key role in leading transformational change across organizational portfolios, delivered cost restructuring and building capability of people and processes.
- Each assignment provided me ample scope for learning & working with diverse set of people and culture, that has enriched my knowledge and understanding.

Career Timeline (Companies Worked With)



Licenses & Certifications

- Strategic Leadership & Management** @ University of Illinois.
- Master Digital Transformation** @ LinkedIn
- Data Analytics** @ Google
- Corporate Finance: ESG** @ LinkedIn

Educational Credentials

- 2022: Ex MBA in Finance (Continue- Weekend- Online Mode)**
OP Jindal Global University
- 2008: PG Diploma in Banking Operations**
Institute of Finance Banking and Insurance Delhi; secured 76%
- 2005: Bachelor of Science**
Utkal University; secured 61% with Distinction

Work Experience

Apr 2019 till date: L&T Finance Ltd. as Regional Manager at Kolkata

Growth Path: Joined as Regional Collections Manager and later got elevated to the position of Regional Manager.

Key Deliverables:

- Accountable for scaling Retail Lending portfolio across products: Micro Loans and Micro LAP
- Conducting continuous portfolio assessment to suggest policy interventions to mitigate risk.
- Attaining the defined targets in rural and peri-urban areas with a highly skilled team.
- Minimizing the cost of customer acquisition by leveraging fintech@scale at ground level.
- Steering efforts towards promoting the digital products/solutions and increasing the usage.
- Hiring and developing best-in-class teams; monitoring their performance and sharing critical feedback.
- Extending strategic support in evolving an agile culture of trust, empathy & excellence.
- Delivering expert guidance to all the departments including Sales, Operations and Product.
- Documenting reports and updating the senior leadership on progress of goals.
- Fostering a collaborative work environment through clear and effective communication.

Aug 2018 – Apr 2019: HDB Financial Services Ltd. as Branch Manager at Rourkela

Key Deliverables:

- Managed the sales volume for Retail Asset products to Household and SME clients such as Personal Loan, Business Loan, Prime LAP, Gold Loans, TW Loan, Auto Loan etc.
- Played a decisive role in managing underwriting to meet the sales targets while controlling delinquencies and frauds.
- Showcased excellence in managing TATs on Credit and Processing; minimized the pre & post disbursement discrepancies.
- Formed strong relationship with channel partners for achieving enhanced business and maintain market leadership.
- Made significant contribution towards driving business growth in terms of volume, profitability, expenses and losses.
- Spearheaded a high-performance team of 17 Sales Officers and Managers with key focus on maximizing productivity and retention of the performing resources.

May 2015 – Aug 2018: Bandhan Bank as Branch Sales Manager at Puri

Key Deliverables:

- Led the acquisition of new retail assets & liabilities clients from household and SME segments through various channels.
- Formulated strategies in coordination with the branch team and conducted sales campaign in the catchment area.
- Fully accountable for end-to-end Retail Asset Product Penetration likes Small Business Loan, Micro LAP, Cash Credit, Personal Loan, Gold Loan, Auto and TW Loan etc.
- Emphasized on acquisition of HNIs from Household, SME and Institutional base to improve the CASA and TD book.
- Increased customer wallet size and ensured higher product holding and cross selling of 3rd party products.
- Provided superior customer service and handled escalations with utmost care and ownership.

Jun 2011 – May 2015: HDFC Bank as Preferred Relationship Manager at Rourkela

Growth Path: Joined as Personal Banker and got elevated to the position of Preferred Relationship Manager.

Key Deliverables:

- Led the acquisition of HNI customers and up-gradation of existing customers into Preferred Program.
- Core strengths entail wealth advisory and management, revenue maximization, operational leadership and compliance.
- Maintained excellent service standard and ensured healthy growth in CASA, TD book and income product holding.
- Steered efforts towards cross-selling of retail asset products like Business Loan, Prime LAP, Cash Credit, Term Loan, and consumer loans etc. and 3rd party products.

Previous Experience

Jul 2008 – Jun 2011: ICICI Bank as Privilege Banker at Thiruvananthapuram

Growth Path: Joined as Customer Service Officer and later got elevated to the position of Privilege Banker.

Aug 2006 – Jan 2008: ICICI Bank as Senior Sales Executive at Bhubaneswar

Personal Details

Date of Birth: 25th April 1984
Languages Known: English, Hindi, Odia, Bengali and Malayalam
Permanent Address: Bhubaneswar, Odisha