

# **FALGUNI CHATTOPADHYAY**

**Address:** A/301 Shivalik Flats, near Govindji Park, Umra Surat 395007  
**E-Mail:** [falguni.vbcms@gmail.com](mailto:falguni.vbcms@gmail.com) / [chattopadhyayfalguni4@gmail.com](mailto:chattopadhyayfalguni4@gmail.com)  
**Contact No.:** +91-7227892020

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**In quest of challenging assignments in Financial Management with an organisation of high  
repute**

## **PROFILE SYNOPSIS**

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A results-driven and customer-focused banking professional with proven expertise in managing and growing SME client portfolios. Skilled in identifying financial needs of small and medium enterprises and delivering customized banking solutions across lending, trade finance, and transactional services. Adept at credit analysis, risk assessment, and portfolio management, with strong knowledge of regulatory frameworks and SME lending guidelines.

Possesses a deep understanding of local market dynamics, industry trends, and business cycles, enabling effective acquisition, retention, and expansion of client relationships. Demonstrates strong interpersonal and negotiation skills to build trust and long-term partnerships. Proficient in leveraging digital banking tools and CRM platforms to enhance client experience and drive operational efficiency. Committed to achieving business targets while ensuring compliance and credit quality.

## **KNOWLEDGE PURVIEW**

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### **Small and Medium Enterprise**

#### **1. Banking Products and Services**

**In-depth knowledge of SME banking products including:**

- **Working capital finance (cash credit, overdraft, bill discounting)**
- **Term loans**
- **Trade finance (LCs, BGs, export/import finance)**
- **Digital banking solutions for SMEs**
- **Treasury and forex services**
- **Understanding of cross-sell products such as insurance, investment products, and payment solutions.**

#### **2. SME Customer Profile & Industry Knowledge**

- **Awareness of the typical business models, cash flow cycles, and credit needs of SMEs across various sectors.**
- **Understanding of key industry trends, risks, and opportunities in local and national contexts.**
- **Familiarity with MSME classifications, government schemes, and regulatory incentives.**

#### **3. Credit and Risk Assessment**

- **Proficiency in credit appraisal, including financial statement analysis, ratio analysis, and cash flow evaluation.**
- **Knowledge of risk assessment frameworks and tools.**
- **Understanding of internal credit policy and RBI regulations related to SME lending.**
- **Awareness of credit scoring and rating methodologies.**

#### **4. Regulatory and Compliance Framework**

- Knowledge of banking regulations as per RBI guidelines concerning SME lending.
  - Understanding of KYC/AML norms, documentation standards, and due diligence processes.
  - Familiarity with credit monitoring, recovery processes, and early warning signals.
- 5. Relationship Management & Sales**
- Expertise in client relationship management with a consultative approach.
  - Knowledge of business development techniques, including prospecting, client segmentation, and lead conversion.
  - Understanding of customer lifecycle management and retention strategies.
- 6. Banking Technology & Systems**
- Proficiency in using core banking systems (CBS), CRM platforms, and credit processing tools.
  - Understanding of digital onboarding, e-KYC, and fintech integrations relevant to SME clients.
  - Familiarity with data analytics and reporting tools to track performance and portfolio health.
- 7. Communication and Negotiation**
- Strong verbal and written communication skills for engaging with business owners, financial heads, and stakeholders.
  - Effective negotiation techniques for pricing, structuring deals, and handling client objections.

## **ORGANISATIONAL EXPERIENCE**

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<b>April 2023 to till date</b>	<b>Yes Bank Ltd</b> As an Assistant Vice President -Small Enterprise Banking - Surat, Gujarat, India
<b>April 2021 to March 2023</b> <b>India</b>	<b>Kotak Mahindra Bank Ltd</b> As a Manager in Business Banking Assets- Surat, Gujarat,
<b>July 2019 to March 2021</b>	<b>HDFC Bank Ltd</b> As a Relationship Manager -Emerging Enterprises Group - Surat, Gujarat, India
<b>February 2016 to June 2019</b>	<b>Standard Chartered Bank</b>  As a Business Development Manager Business Client -Suart, Gujarat, India
<b>December 2014 to August 20015</b>	<b>India Infoline Finance Ltd</b> As a Sales Manager Health Care Equipment Finance Kolkata -West Bengal, India
<b>March 2012 to October 2014</b>	<b>Reliance capital Ltd</b> As a Branch sales Manager –SME Loan - Ahmedabad, Gujarat, India

