

VIKRAM DASGUPTA

Client Success & Retail Banker

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Banking and customer success specialist focused on ensuring excellent service standards and maintaining high customer and cultivating business loyalty and retention across diverse portfolio of customers. Handles individual clients and supports colleagues in proper implementation of organisational policies and compliance with applicable laws and regulations. Aiding community members in navigating troubled waters to arrive at sound solutions.



Skills

- ◆ Time Management
- ◆ Detail Oriented
- ◆ Initiative and Problem-solving Abilities
- ◆ Critical thinking and problem solving Management Skills
- ◆ Organizational Skills
- ◆ Case Management
- ◆ Opportunity Identification
- ◆ Microsoft Office
- ◆ Brand building
- ◆ Performance Tracking
- ◆ Competitor Analysis



Work History

- ◆ **Jul 2024 - Deputy Manager**
Current IDFC First Bank, Kolkata, India
 - Support KYC and AML processes for prospective business accounts
 - Identify potential risks and red flags through comprehensive customer risk assessments, mitigating potential financial losses

- Ensuring a proper onboarding of business accounts through on field verification of business activity and through proper KYC acceptance and identification policies of business customers.
- Regular monitoring of transactions of high risk current accounts in accordance with the line of business activity as declared in customer profile
- Managing a high volume of client data, maintaining strict confidentiality and adhering to internal policies for information handling
- Develop strong relationships with clients, resulting in increased business and referrals
- Contribute to branch growth by identifying cross-selling opportunities and promoting suitable products to customers

◆ **Dec 2022 - Deputy Manager**

May 2024 HDFC Bank, Kolkata

- Delivered exceptional customer service to every customer by leveraging extensive knowledge of products and services and creating welcoming
- Focusing on retail assets by identifying new business opportunities through Reference, Marketing campaign
- Establishing relationship with existing client and maintain cross sell
- Led successful sales campaigns that resulted in significant revenue growth for the organization over time
- Reduced operational costs through effective negotiation with suppliers and vendors
- Maintain proper compliance with bank policies and regulations while executing various financial transactions for customers
- Proper transaction monitoring of suspicious account by conducting enhanced due diligence and customer due diligence of HIGH RISK CUSTOMERS and PEP clients.

◆ **Nov 2021 - Client Relationship Manager, Branch Banking**

Nov 2022 Kotak Mahindra Bank, Kolkata

- New Client Acquisition, Opening of Individual savings account, current account, Demat Account, Corporate demat and Trading Account, HUF account through proper KYC acceptance and identification policies
- Conducted Contact point verification of suspicious accounts where the transaction was suspicious.
- Worked on AML alerts database of the branch and conducted STR for suspicious accounts which has reported suspicious transactions
- Identifying new business opportunities through Reference, Marketing campaign
- Establishing relationship with existing client and maintain cross sell
- Also working on import export trade, forex, POS, CMS Payments and collections
- Conducted post-engagement evaluations to capture lessons learned and identify areas for future growth and development
- Selling Life insurance products, Portfolio Management Service, Mutual Fund
- Monitored project progress against established timelines while proactively updating stakeholders on any potential setbacks or roadblocks

◆ **Oct 2020 - SME - Client Acquisition & Relationship Manager**
Nov 2021 Axis Bank, Kolkata

- Spearheaded initiatives aimed at improving internal processes, leading to greater efficiency in relationship management tasks
- Delivered comprehensive reports detailing account activity and progress towards established financial goals, increasing transparency and trust with clients
- Evaluated portfolio performance regularly using advanced analytics tools, making strategic recommendations to optimize client returns
- Collaborated with branch team members to achieve monthly sales targets and improve overall performance
- Responsible for the entire digital account opening journey of customers through video kyc by maintaining best KYC procedures of customer acceptance and identification by understanding the customer profile.

◆ **Jan 2019 - Customer Relations - Virtual Personal Banker**
Sep 2020 HDB Financial Services, Kolkata

- Establishing relationship with existing client and maintain cross sell
- Conducted regular audits of cash handling procedures, minimizing risk exposure for the branch
- Delivered exceptional customer service to every customer by leveraging extensive knowledge of products and services and creating welcoming
- Exceeded individual performance metrics consistently while maintaining exceptional levels of client satisfaction ratings throughout tenure as Personal Banker
- Boosted sales of bank products through effective cross-selling and up-selling techniques

◆ **Jun 2018 - Customer Relations - Sales officer**
Jan 2019 L&T Financial Services, Kolkata

- As a Sales officer was responsible for the disbursement of two wheeler loans As a Sales officer logged in every two wheeler file assigned to me from open market and deal
- Provided exceptional pre-and post-sales support, ensuring client satisfaction at all stages of the process



Education

◆ **May 2012 - Bachelor of Technology: Engineering (Electronics & Communication)**
Jun 2016 Future Institute of Engineering And Management - Kolkata

- Graduated with 7.2 CGPA
- Majored in Electronics and Communication

◆ **May 2011 - High School Diploma**
Mar 2012 Apeejay School - Kolkata

- Graduated with 72% in Science



Certifications

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Details

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