



SOURAV DEB

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DOB: 10-08-1992

Professional Summary

- **Banking & Digital Solutions Specialist** with advanced expertise in designing **interactive analytical dashboards** for web & mobile platforms—enabling multi-level reporting, real-time insights, and customizable visualization for decision-making.
- Proven track record in **Digital Banking Solutions**: Payment Gateways across **E-commerce, Education, FinTech, Govt. & Institutional Segments**, with API-based solutions for **Payouts (NEFT, RTGS, IMPS)** and **Collections (Virtual Accounts, UPI/QR, NACH, eNACH)**.
- Skilled in **Host-to-Host Integrations, i-Multipay & BizPay** for disbursements, and **Virtual Account Collection Solutions**, ensuring seamless, secure, and scalable digital transactions.
- Solid knowledge of **Trade Finance Services** including Import/Export, Remittances, FDI, Foreign Currency Share Transfer, Bill Discounting, Collections, **Letters of Credit (LCs)**, and **Bank Guarantees (BGs)**.
- Expertise in **banking operations, business MIS analysis, and strategy implementation** to drive **business growth, revenue maximization, cost optimization, and market positioning**.
- Recognized for a **solutions-oriented approach**, strong **relationship management skills**, and **channel capability building**; consistently delivering on **Revenue Generation, Profitability, Market Share, and Customer Satisfaction**.
- **Highly motivated, goal-driven, and detail-oriented professional** with strong work ethics, continuous improvement mindset, and commitment to delivering excellence.

Education

- **Post Graduate Diploma in Management (PGDM)** – *SCMS Cochin School of Business, Kerala* | 2015 – 2017
CGPA: 2.8 / 4.0
- **Bachelor of Business Administration (BBA Hons.)** – *Dinabandhu Andrews Institute of Technology & Management, Kolkata* | 2012 – 2015
CGPA: 6.28 / 10

Professional Experience

HDFC Bank Ltd – Kolkata

Area Head (Manager), Govt. & Institutional (GIB) Solutions | Jun 2024 – Present

- Leading deployment of **Govt. Digital Solutions** including **Project Monitoring System, e-Tendering, e-Auction, Fund Management, Payroll, Tax Collection & Loan Management Systems**.
- Spearheading **Smart City Applications** and **Waste Management Systems** across multiple cities for real-time monitoring, payments, and citizen convenience.
- Delivered **interactive dashboards** for **Supply Chain, Fund Tracking & Cash Flow Forecasting**.
- Implemented **Asset & Lease Rental Management** and **e-Ticketing platforms** to streamline government operations.
- Digitized **Land Acquisition processes** from identification to compensation disbursement.

Area Head (Dy. Manager), Govt. & Institutional (GIB) Solutions | Sep 2021 – May 2024

- Drove **Payment Gateway, POS, UPI & customized CMS/eCMS solutions** for Govt. & Institutional clients.
- Enabled **challan-based collections (NEFT/RTGS/Cash/Cheque/DD)** and integrated digital payment infrastructure.
- Handled **NACH, H2H & Disbursement Solutions (CBX, Enet)** for high-value transactions.
- Provided **cash management solutions** for Govt., Education, Societies, Clubs & Trusts.
- Led & mentored a team, ensuring consistent delivery across performance parameters.

ICICI Bank Ltd

Deputy Manager II – Cash Management Services (CMS), Kolkata | Apr 2019 – Aug 2021

- Delivered **API-based Payment Gateway, Payout & Collection solutions** for MSMEs & institutional clients.
- Implemented **NACH, eNACH, i-Multipay & Bizpay** for disbursements & collections.
- Designed and conducted **training programs** for teams & clients on **Digital Payments & CMS solutions**.

Deputy Manager I – Trade Finance, Delhi | May 2017 – Apr 2019

- Managed **end-to-end Trade Finance operations** including Import/Export LC, BG issuance, Bill Discounting & Forex services.
- Handled **Capital Account Transactions** (FDI, ODI, FC-TRS) ensuring FEMA & AML/KYC compliance.
- Delivered **customized banking solutions** – CMS, Trade Online, Working Capital & Insurance.
- Achieved **3x growth in trade fee income** and **doubled CASA book** through client acquisition & retention.
- Negotiated **FX rates** for clients, optimizing revenue while ensuring compliance.
- Maintained **Regional MIS**, analyzed business indicators & provided inputs for **process improvement**.
- Trained peers & new joiners in **Trade Finance operations**.

Professional Awards & Recognitions

- Ranked **PAN India Top 20 (Top 12% performers)** with **Rating 1+KP (Exceptional Contributor – Key Performer)**, FY24–25.
- Awarded **Silver Star Award** by Group Head & ED for significant contributions (**Jan–Mar 2025**).
- Received **Certificate of Appreciation** from National Head for outstanding performance (**Nov 2024 – Jan 2025**).
- Ranked **PAN India #1** with **Rating 1+KP**, FY23–24.
- Honored with **Star Award** (HR & Group Head) with **₹5,000 remuneration** for business excellence.
- Recognized as **Top Performer in Govt. Business – East** at annual Strategy Meet.
- Maintained **highest incentive slab every quarter** without a single miss.
- Ranked **PAN India #2 & #3** with **Strong Contributor (Rating 2)** in mid-year & annual appraisals (FY21–22 & FY22–23).
- **Promoted within 6 months** from Institutional Area Head → **Govt. Champion**, HDFC Bank (FY20–21).
- Secured **PAN India #2 (Golden Award)** as CMS Solution Manager, FY19–20.
- **Felicitated at ICICI Bank** for outstanding **Client Acquisition & CMS Solutions**.
- Achieved **CASA MTD & MEB Book targets across all 4 quarters** at ICICI Bank.
- Won **Hall of Fame Champion (month-on-month)** for **Trade Fee Activation & Acquisition** at ICICI Bank.

Academic & Extra-Curricular Achievements

- Delegate at **Kerala Management Association (KMA)**, Cochin (2016).
- Awarded **Project Report Completion Certificate** from Hidesign India Pvt. Ltd., Hyderabad (Sept 2016).
- Certified by Hidesign for **Market Research Survey** on Consumer Behavior Analysis.
- **Finance Event Coordinator** at SCMS SHIKHAR Management Fest (2016).
- Participant in **Outbound Experiential Learning Program** (LEAP Learning Academy, Coimbatore).
- Delegate at **IAA Silver Jubilee Summit**, Cochin (2015).
- Completed **Corporate Etiquette & English Communication Training** (TCS Affirmative Action).
- Awarded **“Best Service Guru” (6-time winner)** at Domino’s Pizza, Kolkata (2013).
- Passionate **Football Enthusiast & Motorbike Traveler**.

Declaration

I hereby declare that the information furnished above is true to the best of my knowledge.