

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 (Senior Manager), Govt. & Institutional (GIB) Solutions | *Jun 2026 – Present*

Area Head (Manager), Govt. & Institutional (GIB) Solutions | *Jun 2024 – May 2026*

- **Project Planning & Execution:** Leading the implementation and deployment of large-scale Government Digital Transformation projects, including Project Monitoring Systems, e-Tendering, e-Auction, Fund Management, Payroll, Tax Collection and Loan Management Systems.
- **Cross-functional Project Coordination:** Coordinating with Technology, Product, Operations, Compliance and external stakeholders to ensure seamless project execution, timely delivery and successful implementation.
- **Digital Transformation Initiatives:** Spearheading Smart City Applications and Waste Management Systems across multiple cities, integrating real-time monitoring, digital payments and citizen-centric services.

- **Product Implementation & Process Optimisation:** Driving the implementation of Asset & Lease Rental Management, e-Ticketing and Land Acquisition Management platforms to streamline operational workflows and improve service delivery.
- **MIS, Analytics & Reporting:** Developing interactive dashboards for Supply Chain Management, Fund Tracking and Cash Flow Forecasting to facilitate performance monitoring, data-driven insights and management reporting.
- **User Acceptance Testing (UAT):** Coordinating UAT activities with Technology, Product and Operations teams, validating solution functionality against business requirements, facilitating issue resolution and ensuring successful implementation and deployment.
- **Stakeholder & Vendor Management:** Managing relationships and coordinating with Government departments, institutional clients, technology partners and internal business teams throughout project lifecycles.

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

- **Digital Payments & Cashless Collections:** Led the implementation of Payment Gateway, POS, UPI/QR and customised CMS/eCMS solutions for Government and Institutional clients.
- **Collections & Payment Integration:** Facilitated integration of challan-based collections through NEFT, RTGS, Cash, Cheque and DD, strengthening digital payment infrastructure.
- **Disbursement & Banking Integrations:** Managed NACH, eNACH, Host-to-Host (H2H) integrations and API-based disbursement solutions (CBX, Enet) for high-value transactions.
- **Product Deployment & Partner Coordination:** Coordinated solution implementation, integration requirements and testing activities with internal Technology teams, Operations and external service providers.
- **Team Management & Delivery:** Led and mentored team members, monitored deliverables and ensured timely execution of business and operational requirements 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 25** with **Rating 1 (Exceptional Contributor)**, FY25–26. • Received **Certificate of Appreciation** from Functional Head (Sr. Exe Vice President) for outstanding performance, FY25–26. • 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.