

Roshan Castelino

18 Years 9 Months Overall Experience

Strategic and result driven professional with over 18 years of versatile experience in State Bank of India & Indian Airforce, specializing in credit , operations and client management, across corporate and retail products. Consistently achieved highest 'AAA' rating in annual appraisals and awarded "Top Performer" for driving exponential business growth; increased monthly home loan sales by over 400% and achieved 120% YOY business growth on a INR 400 Cr+ branch portfolio. Drives business success by implementing strategic process improvements, fostering strong client relationships, and leveraging analytical problem-solving skills to achieve ambitious goals.

Industry

- Military
- Banking

Functional Areas

- Product Management
- Business Development
- Stakeholder Engagement
- Compliance
- Agri/ Retail/ Commercial Banking
- Micro Small Medium Enterprises
- Branch Operations
- Strategy formulation
- Team Management
- High Profile Client Relationship
- Real Estate
- Financial statement Analysis
- P&L Management

- Financial Modelling & Valuation
- Critical Thinking
- Process Design

Education

Indian Institute Of Management Indore

Master Of Business Administration

2024-26

Indian Institute of Information Technology Bangalore

Post Graduate Diploma in Data Science

2021-22

Dr. CV Raman University Bilaspur

Master of Science in Information Technology

2013-14

ICFAI University

Bachelor of Computer Applications

2009-12

Certification

CAIIB

Certified Associate of IIBF by IIBF

2019

CCP

Earned Certified Credit Professional by IIBF

2020

Certificate in Commercial Credit

Certificate in Commercial Credit by Moody's Analytics

2020

CSPO

Certified Scrum Product Owner

2025

Strategic Management

Strategic Management by Copenhagen Business School

2025

Accomplishment

Best performer

Awarded Best performer for Region and Zone (SBI) for excellent outcome in Real Estate & housing division.

Best performer

Awarded Best performer for Micro Small Medium Enterprises (MSME) Business for Region (SBI).

AAA Annual rating

Consistently achieved high performance resulting in highest rating (AAA) in annual appraisals.

Grade-2

Placed in Grade-2 (Deputy Manager) for excellent outcome in probation

GEM (PEARL)

Awarded GEM (PEARL) by AGM (SBI) for excellent outcome in Home Loan sales.

LSM

Awarded Log Service Medal (LSM) on completion of 9 years meritorious Service at IAF.

Best Overall Trainee

Awarded Best Overall Trainee for exceptional performance in IAF training.

AOM Medal

Awarded AOM Medal for excellence in technical training (IAF).

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Experience

State Bank Of India

1 Year 10 month

Branch Manager (MMGS III)

Jul' 22 - May' 24

- Achieved 120% YOY business growth on a INR 400 Cr+ portfolio serving over 20,000 customers by executing strategic diagnostic assessments to identify and activate key levers for revenue growth, operational efficiency, and enhanced customer engagement.
- Consistently achieved 'AAA' grading, transforming the branch from the bottom rank to a Top 5 in the region through strategic performance optimization and team enablement.

- Generated over INR 12 Cr in new CASA deposits from HNI clients by executing 100+ strategic acquisitions and enhanced service delivery.
- Expanded the loan portfolio by 10% to over INR160 Cr by applying comprehensive risk assessment and continuous credit health monitoring.
- Improved KYC accuracy to 95% 'first-time-right' and 100% compliance, and turnaround time (TAT) via process streamlining and staff training.
- Drove community engagement and business infusion through 20+ outreach programs and facilitating 30+ micro-loans under government schemes.
- Championed targeted outreach campaigns by facilitating 30+ micro-loans under government schemes and orchestrating over 20 customer engagement programs at schools, colleges, and corporates to drive infusion.
- Effectively collaborated with 5 cross selling teams, streamlining processes to accelerate product delivery and successfully diversifying revenue streams through upselling and cross functional collaboration.

State Bank Of India

1 Year 11 Months

Team Leader (MMGS II)

Jul' 20 - Jun' 22

- Drove 400%+ monthly business growth in regional Home Loan Sales, catapulting revenue from INR 4-5 Cr to a peak of INR 28 Cr through strategic process optimization and high-performance team leadership.
- Captured an 8% increase in market share by onboarding over 25 new builders and securing 45+ strategic project approvals.
- Cut loan processing TAT by over 60% (from 12 to 5 days) and reduced required customer visits by 67% by eliminating bottlenecks, re-drawing the end-to-end loan process into a streamlined, one-stop center.
- Increased team productivity by over 200%, raising average monthly proposals per person from 5-10 to 15-20, by designing and implementing real-time MIS dashboards for performance evaluation.
- Influenced key product and policy reforms by presenting detailed market analysis to senior management, leading to the strategic relaunch of the 'Home Combo Loan' and a revised NRI interest rate strategy.
- Generated a sustained business through 60+ outreach initiatives and strategic relationships with over 100 institutions and 300+ HNI clients.
- Developed data-driven sales strategies by leveraging analytics to forecast market trends, optimize product positioning, and drive sales growth.

State Bank Of India

1 Year 7 Months

Relationship Manager (MSME) / Credit Officer (MMGS II)

Num' 18 - Jun' 20

- Achieved a 130% portfolio expansion (to over ?26 Cr) by managing 20+ new MSME accounts and securing the retention of 2 key clients.
- Catalyzed the establishment of a new, specialized MSME & Corporate branch by presenting a strategic market analysis of 100+ local industries to senior management that highlighted significant untapped business potential.
- Managed a INR 200 Cr+ rural portfolio serving over 40,000 accounts spread across 11 villages and executed high-pressure government initiatives including demonetization and farm loan waivers.
- Maintained a zero-NPA (Non-Performing Asset) portfolio for high-value corporate loans across 13 branches, ensuring 100% audit compliance and zero client escalations through proactive client relationship management.
- Boosted lead conversion rates by designing innovative decision-support tools, streamlined credit approval and enabled faster 'GO/No-GO' decisions.

- Drove business growth across 13 branches by acquiring over 50 new customer accounts and ensuring high retention by preventing the attrition of 2 key clients through robust relationship management and strengthened service.
- Strengthened the bank's community brand and drove rural growth by empowering over 1,000 farmers, 50+ Self-Help Groups (SHGs), and 20+ rural MSMEs through targeted engagement at 50+ community events and collaboration with local agencies and correspondents.

State Bank Of India

2 Years

Probationary officer (JMGS I)

Nov' 16 - Nov' 18

- Mentored and managed a team of 10 subordinates, significantly improving their performance, efficiency, and compliance.
- Organized and represented SBI at over 50 community events, establishing strong ties and promoting business.
- Proficiently utilized core banking applications (Bancslink, LOS, RLMS, Cash Management) to streamline operations.
- Gained hands-on experience across diverse banking departments (Credit, Retail Banking,MSME, wealth management), strong regulatory compliance.

Indian Airforce

11 Years 1 Months

Corporal

Sep' 05 - Oct' 16

- Saved over INR 100 Crore and cut equipment downtime by 30% by developing and implementing an innovative, in-house predictive maintenance strategy for high-value assets.
- Managed critical aspects of high stakes combat operations and strategic planning, including resource mobilization, team management, budget development, and the secure handling of sensitive information.
- Led training programs for 500+ new personnel and personally mentored, trained over 50 technicians in the operation and maintenance of high-stakes, state-of-the-art aircraft systems.
- Ensured security and operational readiness of critical military installations, while demonstrating adaptability by participating in inter-services exercises, emergency drills, and reconnaissance duties.