**SANDEEP MUKHERJEE**

**Mobile: 9830039304; E-Mail: mukherjee\_s\_2002@yahoo.co.in,mukherjee\_s\_2003@rediffmail.com**

**SENIOR MANAGEMENT PROFESSIONAL**

Business Development / Marketing Management

Expertise in Real Estate & Banking

**PROFILE SUMMARY**

Offering 16years of experience in:

~ Sales Management ~ Marketing Management ~ Property Management

~ Go to Market Strategy ~ Business Development ~ Product Management

~ Profit Centres Head ~ Lease Negotiation ~ Market Analytic

~Competition Mapping ~ Channel Partner Development ~Digital Marketing

* **Solution oriented specialist with notable success directing a broad range of cost saving, revenue enhancement initiatives while participating in planning, analysis and implementation of tools and metrics for Market penetration higher quality volume, improving due diligence customer satisfaction levels**
* **Proficiency in managing change** in sales operations entailing mapping business competitors, studying workflow to design solutions, ensuring business functionality adherence and enhancing the competitive advantage
* Deft in **overseeing product formulation & Strategising activities** from conceptualization to execution including technical specifications, geopolitical situation, credit appraisal, cost/ benefit analysis progress monitoring, competition analysis and manpower planning
* Proven record of **excellent performance** in delivering breakthrough business results, leading continual improvement initiatives and realization of changes required
* **Champion in making decisions** regarding the business process to enable end-to-end success, continuously working towards making the organization more effective and productive, through utilization of business process, common tools and business practices
* **Exhibits a strong and firm approach** for sustaining / encouraging safe work environments, and a demonstrated ability to streamline business development

**CORE COMPETENCIES**

* Mapping requirements & providing them best solutions involving evaluation and definition of scope of market and finalization of project requirements
* Managing the implementation phase by formulating project plans, planning resources and managing issues arising due to scope creep or other matters
* Keeping activities focused on the business change objectives by providing a framework for senior management to direct and manage the change process
* Strategizing business directions in line with organisational objectives; formulating business plan and spearheading complete operations for overall accomplishment of top and bottom-line profitability
* Monitoring efficiency progress as per scheduled deadlines for various tasks and taking necessary steps to ensure completion within time, cost and effort parameters

**ORGANISATIONAL EXPERIENCE**

**Since Jan ’19 – Till Date: Swash Convergence Private Ltd (Kolkata)**

**Growth Path:**

Jan ‘19 Business Head

* + Handling The Strategic Sales Centre (SSC) for deals, The Regional Sales Enablement (RSE) for smaller in sub regional deals.
	+ Handling the Business Solutions (BS) team which comprises of the deal analysts. Proposal and Solution content development team.
	+ Assists the sales and business development functions create and qualify opportunities, Delivers end-to-end bid management including pursuit budgeting, staffing and project management.
	+ Develops solutions that are aligned with client needs and achieve Swash Convergence internal delivery and financial requirements.
	+ Offers self-service access to global best practices, collateral and reusable content.
	+ Manage the sub-regional aligned SSC (State Service Centre) service line.

**Since Jan’07- Dec ‘18: ICICI Bank Ltd**

**Growth Path:**

**April’15 – Dec’18 Business Head-Advances, Mumbai**

**Jun’11 – Mar’15 Regional Head (West), Mumbai**

**Jan ‘07 – May ’11 Area Head- (SMEG-BBG), Hyderabad**

**Role:**

* Handling the Product, Marketing, Sales and Business development for Home Loan/SME and Retail Lending, deposits and Wealth Management.
* Handlin**g Liability (CASA), Assets (Mortgage Loan, Housing Loan, Personal Loan, Trade Finance, Business Loans, Term Deposits) and Third party(**Liability,GPA,GHI,Property,Home Insurance,Commercial Insurance**)** for catering to the needs of SMEG & Corporate groups. Team Management and Business Partner for the assigned zone.
* An astute planner, strategist & implementer with demonstrated abilities in devising marketing activities for the acceleration of Advance, Insurance & Liability business growth.
* Solid Awareness of business life cycle in the domain and capacity to grab opportunities from competition in the assigned region, develop business as per set targets.
* Fair understanding in Credit Analysis, Strategy Planning, Market Penetration, Sells & Marketing, Business Development, Branding and social media.
* Conducting meetings for setting up sales objectives and designing or streamlining processes to ensure smooth functioning of sales operations.
* Leading, training & monitoring the team members to ensure efficiency in sales & collection operations and meeting of individual & group targets.
* Monitoring operations across DSA, And Alternate Channels including Referrals and DSA- for souring and increasing business.
* Accountable for credit Appraisal of Corporate/ Promoter/HNIs/Retail, Balance Sheet/P&L/ Cash Flow Analysis, Securities Analysis, etc.
* Mapping the opportunity for primary selling, relationship managing & cross selling a range of Home Loan products.
* Credit analysis and relationship management of the platinum clientele of CBG across all products (Home/Commercial lending, working capital, term loan and acquisition related funding.
* Sourcing new corporate and builder(promoter) relationships and following a ‘need – based’ approach for developing working capital and other Home loan funding opportunities for Retail Clients..
* Structuring and analysis of credit facilities, providing support in preparing credit sanction proposals and reviews, existing account maintenance / monitoring and new client development Develop strategy, provide perspective information on economic and sect oral trends, market intelligence and performance. Identify & evaluate business opportunities in the sector and investment proposals.
* Prepare action plans for effective search of marketing & sales leads and prospects ,Initiate and coordinate development of action plans to penetrate new markets, understanding consumer behaviour in formulating plans for Home & Mortgage Loans through analytics.
* Liaison with Risk team for enhancement of existing product programs and new product launches for generating better Net Interest Margin (NIM), revenue generation ,EBITA for the SBU.
* Plan and implement programs for improving distribution loyalty. Working closely with analytics team for refinement of lead generation from multiple sources (internal data base, external data of the company) to reduce Cost of Acquisition (COA) and improve revenue drivers of fee income and insurance penetration for higher wallet share per customer.
* Bi monthly review of portfolio (loans booked) is done to monitor early warning on stress accounts and to exit delinquent accounts.
* Responsible for driving - X- bucket collections and early delinquency.
* Monitor for slippages and suggest alternate measures as required.

**Apr’06-Dec’06: CITI Consumer Finance (CITI CORP); Hyderabad**

**Growth Path:**

Apr’06-Dec’06 District Manager – Sales & Business Development

* Handled 10 Branches based out of Hyderabad, including the Hyderabad Main Branch (Banjara Hills).Handling personal Loans for retails clients & Ultra Personal Loans for HNI clients
* Independently planned and directed a team of 10, Branch Managers, 10, Relationship Managers, 3 Collection Managers, 1 Credit Managers & Marketing Managers and Handled the Retail Personal Loan and HNI (Ultra Personal Loan) division of CitiFinancial
* Target setting and target management for the Branch Managers, Marketing Managers, Collection Managers on regular basis
* Delivery of Operating Profit Budget for the Branches through revenue and cost management.
* Structuring and analysis of credit facilities, providing support in preparing credit solution, proposal; and rewiews, existing account management/monitoring and new client development Strategy.
* Coordinate with the Vendors & marketing Managers for Road shows, Mall, Mobile van, strategic alliances, direct to home dispensing
* Handled Call Centre Manager and 36 Executives for data collection and Business Development, and monitoring the sales of Insurance products.
* Maintain the satisfactory Compliance rating with regards the AML,Enhanced Due Dilligence,Quaterly Financial Audits&”ARR” international rating
* Managing and tracking TAT’s on customer Service Issues for the Branches.
* Creating technical (MIS) & Process Flow structure for my district.

**Accomplishments:**

* Awarded for“Highest Disbursal & Authorization” pan India for June 2006
* Awarded for “highest Collection” for the period September 2006
* Awarded for :Best Team & District” for November 2006
* Awarded for :”AAA++” rating for Audit & ARR by Citi Corp Singapore

**Growth Path:**

**Jun’04-Mar’06:IL&FS,Bangalore,as Branch Head**

**Jul’02- May’04: HDFC Life Insurance, Bangalore, as Sales Manager**

**EDUCATION**

* 2002 PGDBM from Narsee Monjee Institute of Management, Mumbai
* **2000 Bachelor of Commerce (Hons)** fro**m Jaipur, Rajasthan University**, with First class
* **1999** Diploma in Export Management from **Indian Institute of Export Management, Bangalore, 1999**
* **2000** Certified Proficiency in Information Management **(CPISM), from Aptech Computer Education, Jaipur**
* **1997** Higher Secondary from **India International School, Jaipur (Rajasthan)** with First class
* **1995** Matriculation from **India International School, Jaipur (Rajasthan)** with First class

**Other Credentials**

* **Executive Development Program,2018 in Digital Marketing**
* **Executive Development Program, 2009 from Indian Institute of Management, Indore, in Advanced Marketing and Sales certification**
* SOX Act, Kolkata, 2005
* Six Sigma, Mumbai, 2005
* Credit Boast Training, Hyderabad 2006

**PERSONAL DETAILS**

Date of Birth: 26th November 1980

Address: Hari Nath Sen Road,Purba Para, Barasat,Kolkata -700124

Attributes Self Belief & Focused

Languages Known: English, Hindi & Bengali